MY LEGACY MANAGEMENT
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Estate Planning Starter Checklist

What to gather, who to choose, and what to write down before you meet with an attorney.

Tick each box as you go. Bring this page and your lists to your attorney.

Core documents (an attorney prepares these)

- [ ] A will, a living trust, or both. Ask an attorney which fits your situation.
- [ ] A durable power of attorney for finances.
- [ ] An advance health care directive, which names who decides your medical care and records your wishes.
- [ ] A HIPAA authorization so the people you choose can talk to your doctors.

The people who will act for you

- [ ] Executor of your will or successor trustee: first choice and a backup.
- [ ] Agent for your financial power of attorney: first choice and a backup.
- [ ] Agent for your health care directive: first choice and a backup.
- [ ] Guardian for minor children, if you have any.
- [ ] Your professional contacts: attorney, tax preparer or CPA, insurance agent, financial advisor.

Beneficiaries (check these first)

- [ ] The beneficiary on each retirement account, life insurance policy and annuity. These forms generally decide who receives the asset, even if your will says something different.
- [ ] A backup (contingent) beneficiary on each one.
- [ ] Payable-on-death or transfer-on-death designations on bank and brokerage accounts.
- [ ] Whether anyone you named has died, divorced or changed since you filled out the form.

Money and property

- [ ] Bank, brokerage and retirement accounts: company, type, and where statements go.
- [ ] Real estate: address, how title is held, and who holds the loan.
- [ ] Life, long-term care, annuity and other insurance policies: company and policy number.
- [ ] Debts: mortgage, loans and credit cards.
- [ ] Business interests, and who would run them.

Paperwork and digital life

- [ ] Where the originals are: will, trust, deeds, vehicle titles, birth and marriage certificates, military discharge papers.
- [ ] A list of your online accounts and a safe way to share access, such as a password manager with emergency access.
- [ ] Who knows where everything is kept.

Your wishes

- [ ] Funeral or burial preferences, and any prepaid arrangements.
- [ ] Your care preferences if you cannot speak for yourself.
- [ ] A letter of instruction to your family. It is not a legal document, but it helps with everything a will does not cover.
- [ ] Items with sentimental value and who should receive them.

Keep it current

- [ ] Review after a marriage, divorce, birth or adoption, a death in the family, a move, a large change in your assets, or a change in the people you named.
- [ ] Otherwise, look it over every few years.

This page is general education, not legal advice. My Legacy Management is an insurance agency, not a law firm. Laws change and every family is different, so talk to a California-licensed attorney about your documents and a tax professional about taxes.

Sources: California Courts Self-Help: Guide to property after someone dies (probate) · California Probate Code: Section 4121 (power of attorney) · California Probate Code: Section 4673 (advance health care directive)

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