Fill in on screen edition

This document is general information and a form. It is not a substitute for the advice of an attorney.

My estate planning checklist

What is in place, who is named, and where each signed paper is.

Prepared for the United States

This checklist belongs to

_____

Started _____ MM / DD / YYYY

Last updated _____ MM / DD / YYYY

It lives at (room, shelf, drawer)

_____

The two people who know it is here

_____ _____

Who may read it

_____ _____

Prepared and checked by Valoren, a publisher in London, England. No attorney has reviewed it. Facts in it show the date they were read. Checked October 31, 2026.

theendoflifeplanner.com/us/estate-planning-checklist

One page to read before you start

What this checklist is

A list of what most estate plans are made of, so you can see what you have and what you do not. A will. A financial power of attorney. A health care proxy. A living will. The names on your accounts. The people you name. Where each signed paper is. It is the same list for everyone.

What it is not

It is not one of those papers. It cannot name an agent, give anyone power to decide, or say who gets what. It does not say which papers you need. An attorney in your state can. The last page says where to ask.

How to fill it in

Take one section at a time. Tick Done, Not yet, or Not for me. Write where the signed original is. Date it. “Not for me” is a fine answer: a trust is a choice, and a guardian only matters if children are in your care.

Where to keep it

With your other papers, in one named place at home. Tell two people where it is. Keep the signed originals out of a safe deposit box unless someone else can open the box after you.

When to update it

Once a year, and after a marriage, a divorce, a birth, a death, a move to another state, a new home or a new account. Section 7 is a dated review log.

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1. The documents

Which of these is signed, and where is the original? A copy is not the document.

A will

Signed, witnessed, and the original in a known place.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

_____

Date signed _____ MM / DD / YYYY

Any later change to the will

A codicil, kept with the will.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

_____

Date signed _____ MM / DD / YYYY

Any earlier will

Marked as replaced, or destroyed, so nobody finds the wrong one.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

_____

Date signed _____ MM / DD / YYYY

A self-proving affidavit

If your state uses one. Ask when the will is signed.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

_____

Date signed _____ MM / DD / YYYY

A financial power of attorney

Signed the way your state asks.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A copy given to your bank

Some banks want to see it before they will act on it. Ask yours.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A health care power of attorney, or proxy

Your agent and your doctor each have a copy.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A living will, or advance directive

Your doctor has a copy.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A POLST or DNR order

Only if your doctor has signed one with you. Posted where responders will see it.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A HIPAA authorization

So the people you name can ask your doctors about you.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A trust

Signed, with the trust papers in a known place.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

The trust funded

The deed, the accounts and the titles moved into it.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A guardian named for your children

In the will, or on a separate paper.

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

Date signed _____ MM / DD / YYYY

A letter to your executor

Not a legal paper. Where things are, and who to call. The free death binder is that letter, group by group: theendoflifeplanner.com/us/death-binder-checklist

☐ Done ☐ Not yet ☐ Not for me

Where the signed original is

_____

Date signed _____ MM / DD / YYYY

Who holds a copy of each one is section 2. Where every other paper is kept is the death binder's job, not this file's.

2. The people you name

Each one should have said yes, know where the originals are, and hold a copy.

Executor

The person who carries out the will.

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Alternate executor

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Financial agent

Named in the power of attorney.

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Alternate financial agent

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Health care agent

Named in the health care proxy.

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Alternate health care agent

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Guardian for your children

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Alternate guardian

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Trustee

If there is a trust.

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

Successor trustee

Who takes over the trust.

Name _____ **Phone** _____

Asked, and said yes: ☐ Yes ☐ No

Knows where the originals are: ☐ Yes ☐ No

Has a copy: ☐ Yes ☐ No

One person can hold more than one role. Write each role down anyway. Their firms and email addresses belong on the planner's People who help with your affairs sheet.

3. What passes outside the will

Some of what you own never goes through the will. It passes by a name on the account, by how a title is held, or by a trust. Go to each account and ask who is written on it.

Retirement accounts

Workplace plans and IRAs, one line each.

Where it is held

_____

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Where it is held

_____

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Life insurance

Each policy, one line each.

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Insurance through your employer

Often forgotten. Ask human resources.

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Bank accounts

Whether a payable-on-death name is on each.

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Brokerage accounts

Whether a transfer-on-death name is on each.

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

Joint accounts

Whose names are on each one, as the bank shows them. In the “named” boxes, tick Yes if more than one name is on it.

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

The home

How the title is held, word for word from the deed. Write it on the “where it is held” line.

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

A transfer-on-death deed

Whether your state has a law for it, and whether you have one on record. Your state’s row on the page says whether we have read the law.

Where it is held

Someone is named: ☐ Yes ☐ No

A contingent is named: ☐ Yes ☐ No

Date checked _____ MM / DD / YYYY

The names match the will

Each name checked against what the will says.

☐ Checked

Date I last went through all of these _____ MM / DD / YYYY

What each account shows, and where the paperwork is, belongs on the planner’s Beneficiary designations and Property and how title is held sheets.

4. The federal figures, in the IRS's words

These are the IRS's sentences, with the year each one is for and the date we read it. Whether any of this applies to what you own is not a question this page answers.

> "Most relatively simple estates (cash, publicly traded securities, small amounts of other easily valued assets, and no special deductions or elections, or jointly held property) do not require the filing of an estate tax return."

IRS, Estate tax · read October 20, 2026

> "The Working Families Tax Cuts Bill (WFTC) was signed into law on July 4, 2025 as Public Law 119-21. WFTC amends § 2010(c)(3) by increasing the basic exclusion amount to $15,000,000 for calendar year 2026."

IRS, What's new — Estate and gift tax · read October 20, 2026

> "A filing is required if the gross estate of the decedent, increased by the decedent's adjusted taxable gifts and specific gift tax exemption, is valued at more than the filing threshold for the year of the decedent's death"

IRS, Estate tax · read October 20, 2026

> "2026 $15,000,000"

IRS, Estate tax · read October 31, 2026

> "Beginning January 1, 2011, estates of decedents survived by a spouse may elect to pass any of the decedent's unused exemption to the surviving spouse. This election is made on a timely filed estate tax return"

IRS, Estate tax · read October 31, 2026

> "The annual exclusion applies to gifts to each donee. In other words, if you give each of your children $19,000 in 2026, the annual exclusion applies to each gift."

IRS, Frequently asked questions on gift taxes · read October 31, 2026

> "This publication is for married taxpayers who are domiciled in one of the following community property states. Arizona. California. Idaho. Louisiana. Nevada. New Mexico. Texas. Washington. Wisconsin."

IRS Publication 555 · read October 31, 2026

> "This publication doesn't address the federal tax treatment of income or property subject to the "community property" election under Alaska, Tennessee, and South Dakota state laws."

IRS Publication 555 · read October 31, 2026

Date I read these _____ MM / DD / YYYY

The figures change by year. If the date on this page is more than a year old, read the page again before relying on a line: theendoflifeplanner.com/us/estate-planning-checklist

5. Wishes no document carries

A will is a poor place for a sentence meant for one person. Write these down somewhere your family will find them.

Funeral wishes

Burial or cremation, and what is already paid for. The full list: theendoflifeplanner.com/us/funeral-planning-checklist

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Organ and tissue donation

Your choice, registered, and your family told.

> "Sign up through your state" "Tell your family about your decision."

organdonor.gov · read October 31, 2026

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Letters to particular people

Sealed or open.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Pets

Who has agreed to take them, and what each one needs.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Online accounts

A legacy contact set where the service allows one. The route to your password manager, never the password.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Your phone and computer

Who can unlock them. The person, not the code.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Items promised to someone

A list, dated and signed. A promise written here is a wish. If an item matters, it belongs in the will too.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

What should happen to this checklist

Who gets it, and when.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

The planner has a sheet for each of these: Funeral and burial wishes, Online accounts, Pets and animals.

6. Where the originals live, and who knows

A signed paper nobody can find does nothing.

The originals are in one named place

A drawer, a file box, a fireproof safe at home.

☐ Done ☐ Not yet ☐ Not for me

The place, or the person

Not only in a safe deposit box

A box can be sealed after a death. If the will is in one, make sure someone else can open the box.

☐ Done ☐ Not yet ☐ Not for me

The place, or the person

Your executor knows where

And can get to it without you.

☐ Done ☐ Not yet ☐ Not for me

The place, or the person

Your agents hold copies

The financial agent, the health care agent, your doctor.

☐ Done ☐ Not yet ☐ Not for me

The place, or the person

A copy in each state you live in

> "keep a copy in each place, too"

National Institute on Aging · read October 31, 2026

☐ Done ☐ Not yet ☐ Not for me

The place, or the person

One page that says where everything is

The free death binder is that page: theendoflifeplanner.com/us/death-binder-checklist

☐ Done ☐ Not yet ☐ Not for me

The place, or the person

---

7. When to look at it again

> "review at least once each year and update if a major life event occurs such as retirement, moving out of state, or a significant change in your health"

National Institute on Aging · read October 31, 2026

The same habit serves the whole plan.

Married, or remarried

Since the last review? ☐ Yes ☐ No

Divorced, or separated

Since the last review? ☐ Yes ☐ No

A child born or adopted

Since the last review? ☐ Yes ☐ No

A death of someone named in the plan

Since the last review? ☐ Yes ☐ No

Moved to another state

Since the last review? ☐ Yes ☐ No

Bought or sold a home

Since the last review? ☐ Yes ☐ No

Opened a new account, or changed jobs

Since the last review? ☐ Yes ☐ No

A big change in health

Since the last review? ☐ Yes ☐ No

A year has passed

Since the last review? ☐ Yes ☐ No

Review log

Date MM / DD / YYYY	What changed	Initials

A marriage or a divorce can change what a will or a beneficiary form does. What it changes is set by your state's law. Read the plan after either one.

8. Your state

A few things change by state. Your state's row on the page shows its own words, with the date we read them: theendoflifeplanner.com/us/estate-planning-checklist. Write them here.

My state

On the IRS list of community property states

The IRS's list is on the figures page. Nine states are on it; three more have an election.

☐ Yes ☐ No

My state's transfer-on-death deed law

The page shows the states where we have read the law.

☐ Read on the page ☐ Not yet read there

What my state says happens to a will after a death

Copy the sentence from your state's row.

Where my state's advance directive form is

> "Many states have their own forms that you can access and complete for free."

National Institute on Aging · read October 31, 2026

Who can tell me whether this plan fits me

Your state bar's lawyer referral service. The page names it for every state.

Read on _____ MM / DD / YYYY

Notes

You have finished the part most people never start.

Tell two people where this checklist is. Date the cover. Read it again in a year.

This checklist says what to put in place. It does not hold the records, or say who to tell after a death, or how each bank, insurer and agency wants to hear. The End of Life Planner, US$39, carries that: records sheets for every account and paper, how each organization says it wants to hear, in its own words with the date we read it, and eleven blank letters to tell them with. theendoflifeplanner.com/us/the-end-of-life-planner

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