FREE · GENERAL INFORMATION
CHECKED NOVEMBER 10, 2026

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 November 10, 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.

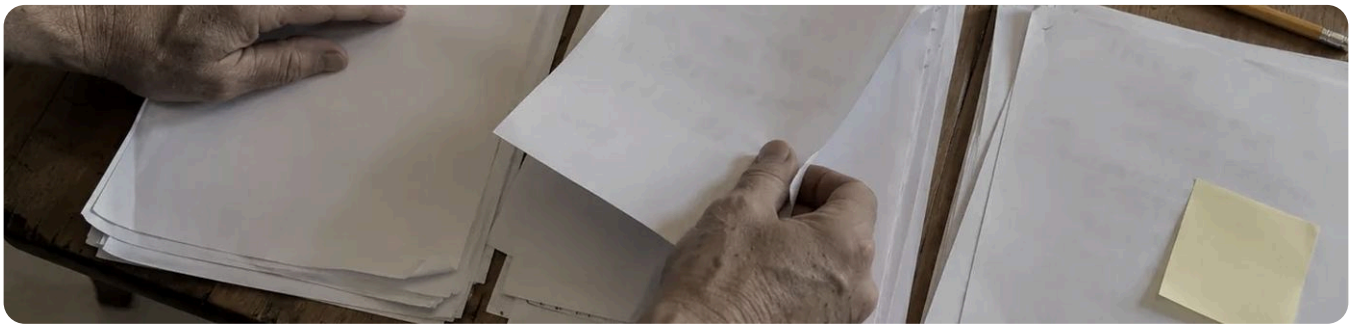
When to update it

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 9 is a dated review log.

The contents

1. The documents 4
2. The people you name 7
3. What passes outside the will 10
4. If you have a trust: is it funded? 14
5. Online accounts and digital assets 15
6. The federal figures, in the IRS’s words 18
7. Wishes no document carries 20
8. Where the originals live, and who knows 22
9. When to look at it again 23
10. Your state 25

AT A GLANCE



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.

A will

Says who gets what you own when you die, and who is in charge of carrying that out.

What passes outside the will

- Retirement accounts
- Brokerage accounts
- Life insurance
- Bank accounts with a named beneficiary
- Joint accounts
- Securities registered to pass at death

A trust

- The home
- Other land or buildings
- Each bank account meant for the trust
- Each brokerage account meant for the trust
- Savings bonds

Some let you choose a person now, in the account's own settings.

Google

Inactive Account Manager set, and who is named in it.

Apple

A Legacy Contact added, and the access key kept with your papers.

Facebook

A legacy contact chosen, or the account set to be deleted.

The route in, never the key. Do not write a password anywhere in this checklist.

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. If you have a trust: is it funded?

The checklist for this part is about whose name is on each thing. Look at the paper itself: the deed, the statement, the title. If you have no trust, skip this part.

The home

Whose name is on the newest recorded deed: yours, or the trust's. Your county recorder's office keeps the record.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

Other land or buildings

The same check, deed by deed, in each county.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

Each bank account meant for the trust

What the account title says on the statement.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

Each brokerage account meant for the trust

How the account is titled, and whether the firm holds a copy of the trust.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

Savings bonds

Whether they have been reissued to the trust.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

Cars, boats and anything else with a title

Whose name is on each title. Ask the attorney who wrote the trust whether these belong in it.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

Retirement accounts and life insurance

These go by the beneficiary form (see "What passes outside the will"). Check who each form names.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

Bought or opened since the trust was signed

A new account or property is not in the trust unless it was titled that way. List it, and ask whether it should be moved.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

A will, as well as the trust

Ask the attorney who wrote the trust what happens to anything left outside it.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

A dated list of what the trust holds

Kept with the trust papers, where your successor trustee will look.

☐ Done ☐ Not yet ☐ Not for me

Date checked _____ MM / DD / YYYY

How a deed is changed, and what your county charges to record it, is set where the property is. This checklist does not say whether a trust fits you, or what belongs in one. The attorney who wrote yours can.

5. Online accounts and digital assets

The checklist for this part is about the route in, never the key. Write where things are and who is named. Do not write a password here.

A list of your online accounts

Which ones exist, and which matter. Money apps, email, photos, social accounts.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Your main email account

Password resets for most other accounts arrive here. Who could get into it, and how.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Google

Inactive Account Manager set, and who is named in it.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Apple

A Legacy Contact added, and the access key kept with your papers.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Facebook

A legacy contact chosen, or the account set to be deleted.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Every other service

Whether it has a setting like these. Not every service does.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

The password manager

Where it is, and its emergency access set, if it has one.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Sign-in codes

Which phone the codes arrive on, and where the backup codes are kept.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Photos and files

Where they are stored, and who should have a copy.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Cryptocurrency

Which exchange or wallet, and where the recovery phrase is kept. Never the phrase itself.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

Subscriptions that renew

A list, so someone can stop them.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

A person named for this in your will or power of attorney

Ask the attorney who writes them whether yours should name one.

☐ Done ☐ Not yet ☐ Not for me

Where it is written

The planner has an Online accounts sheet for this list. The free death binder has a Digital life part: theendoflifeplanner.com/us/death-binder-checklist

6. 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 November 10, 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 November 10, 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 November 10, 2026

> "2026 $15,000,000"

IRS, Estate tax · read November 10, 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 November 10, 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 November 10, 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 November 10, 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 November 10, 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

♡ 7. 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 November 10, 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.

8. 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 November 10, 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

---

9. 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 November 10, 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.

10. 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."

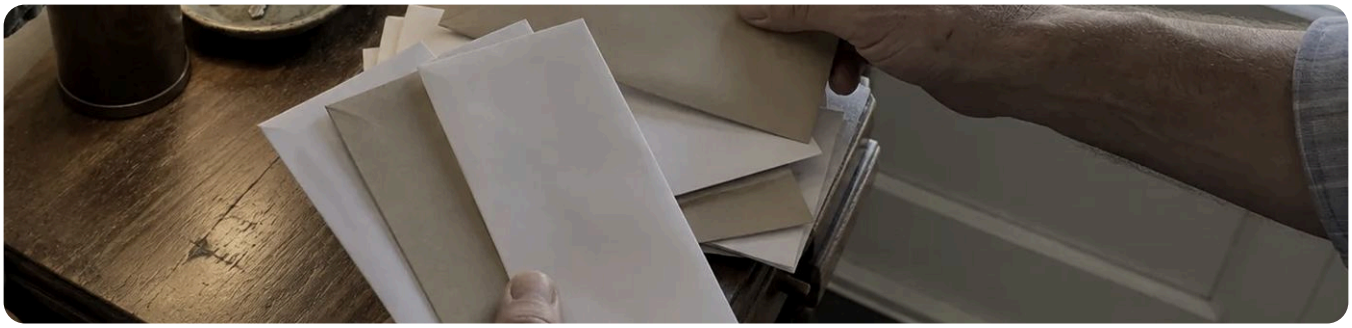
National Institute on Aging · read November 10, 2026

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$45, 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

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

Prepared and checked by Valoren, a publisher in London, England. No attorney has reviewed it. Every fact in it shows the date it was read. Checked November 10, 2026. If a date is more than a year old, read the page again before relying on the line.