

## Estate Plan Meeting Checklist & Preparation



Below are items to help you prepare for an Estate Plan meeting with your attorney.

This list is general in nature to begin further discussions about the specifics of your personal estate plan needs and goals.

- Current listing of assets and liabilities - be prepared to discuss your assets and how they are titled
- Current listing of desired beneficiaries on all accounts & assets (retirement/savings/investment accounts, life insurance, home, business, personal property, etc.)
- Home Deed and/or recent mortgage statement
- Car Titles (and titles for any tangible assets you own - i.e., RV, boat, land/property, etc.)
- If you have a previously established Trust, Will, or Power of Attorney (POA), bring/provide old versions
- If a business owner, bring a copy of Articles of Incorporation and related business entity documentation

### Things to consider/discuss prior to the meeting...

- Determine if all tangible assets and savings/retirement/investment/insurance accounts have beneficiaries listed. This is also known as POD (pay on death) or TOD (transfer on death).
- Consider if you will want beneficiaries to inherit your assets outright at an equal percentage, or if you would prefer stipulations on when and how your beneficiaries receive funds.  
*For example:* Do you want your funds/assets to be split equally among your beneficiaries immediately upon death; or would you prefer beneficiaries receive 50% of your assets at a certain age, and then another 50% at a later age?
- For those with minor children, consider who you would want to care for them; as well as who would handle their financial affairs (minors cannot own accounts/assets outright).
- Consider who you will list as your Financial and Healthcare Power of Attorneys. It is generally advisable to have a Primary and Contingent/Successor POA listed for each.

#### Things to consider:

- You can choose different people as different Powers of Attorney. For example, a family member in the medical field may best serve as Healthcare POA, while someone else may handle your financial affairs.
- Ensure your desires are clear to your Healthcare POA regarding life support and your end-of-life wishes.
- If married, note that powers of attorney are chosen on an *individual basis*.
- You can list more than one person for each role, however, be mindful that all listed POA's would need to agree on a final decision (for healthcare and/or how to spend or handle the money on your behalf).

**Note: Financial and Healthcare Powers of Attorney end at your death.** These documents only give power/authority while you are alive. *Upon death*, your TOD/POD/beneficiary designations (or Trust, if created and funded properly) provide for who should receive your assets.

- Create a list of belongings, valuables, and/or collector's items you would like listed in your Will, along with instructions on the person(s) or charitable organization(s) that should receive these items upon your death.