

Estate Planning | Start with the decision

Decision question. If you could not act, or after your death, would the right people have clear instructions and timely resources?

Who this is for. For individuals and families - including business owners reviewing their personal arrangements.

Why it matters. A useful estate review connects intentions, current documents, ownership, beneficiaries and access timing. A list of documents alone cannot establish that the arrangements work together.

Scope. Educational coordination review. No legal adequacy score, eligibility verdict, entity recommendation or agreement drafting. Use state-, jurisdiction- and entity-specific attorney review.

Readiness and decision path

Readiness 1. I can describe the people, responsibilities and intentions this review should address.

Readiness 2. I can identify current estate documents or flag what is not yet available.

Readiness 3. I can bring ownership and beneficiary records for professional review.

Readiness 4. I can distinguish available cash from assets that may take time to access.

Readiness 5. I can identify the source of any supplied tax estimate, or keep it unknown.

Readiness 6. I am prepared to review jurisdiction-specific questions with an attorney.

How to use these questions. Yes supports preparation. No / Not sure identifies a review item, not a denial of service or a suitability result. The checklist remains available without cash calculations.

Decision tree

1 | Establish the review question. Choose the individual/family path, the business-owner path, or both. Business ownership does not replace a personal estate review.

2 | Gather evidence. If a record is not available, mark it Not provided / Unknown and take that question to counsel. Do not infer that the document does not exist.

3 | Separate documents from dollars. Continue the coordination checklist even when cash estimates are unknown. Calculate only when every amount is explicit, nonnegative and assigned to the same time window.

4 | Resolve, then revisit. A calculated gap identifies a discussion, not an automatic product recommendation. No gap is not a legal pass. Counsel and the advisor confirm next steps, responsibility and a review date.

Existing estate checklist - records

Core documents and incapacity authority. Are the will, powers of attorney, health directives, and any needed trust current? Review lead: Estate attorney. Evidence to bring privately: Signed current documents; review date. Status: not provided in this fictional review; not assessed for legal adequacy.

Account ownership and trust funding. Are bank, brokerage and trust-owned assets titled and funded as intended? Review lead: Attorney + financial advisor. Evidence to bring privately: Current custodian registrations and trust funding list. Status: not provided in this fictional review; not assessed for legal adequacy.

Real estate transfer instructions. Is each property deed and transfer path coordinated with the plan? Review lead: Real estate / estate attorney. Evidence to bring privately: Recorded deeds, title and homestead review. Status: not provided in this fictional review; not assessed for legal adequacy.

Primary and contingent beneficiaries. Do actual IRA, retirement-plan, TOD/POD and policy beneficiaries match your wishes? Review lead: Financial advisor + attorney. Evidence to bring privately: Dated plan and custodian beneficiary confirmations. Status: not provided in this fictional review; not assessed for legal adequacy.

Existing estate checklist - coordination

Life-insurance ownership and liquidity. Have policy owner, insured and beneficiary been reconciled and estate liquidity checked? Review lead: Insurance advisor + attorney. Evidence to bring privately: Policy ownership/beneficiary declarations; estate liquidity worksheet. Status: not provided in this fictional review; not assessed for legal adequacy.

Special family and business circumstances. Are any minor, special-needs, blended-family or unequal-business inheritance issues addressed? Review lead: Estate attorney + specialist. Evidence to bring privately: Special provisions, succession agreement, equalization memo. Status: not provided in this fictional review; not assessed for legal adequacy.

Legal and financial implementation review. Has an attorney and financial advisor verified actual account instructions against the signed plan? Review lead: Financial advisor + attorney. Evidence to bring privately: Signed coordination review, account list, action items. Status: not provided in this fictional review; not assessed for legal adequacy.

Additional questions for specialist review

Family and beneficiary circumstances. Ask counsel privately whether minors, guardianship, blended-family interests, support or benefit-sensitive planning, unequal business inheritance or noncitizen/cross-border circumstances require specialist coordination. Do not enter personal or medical details here.

Retirement, tax and insurance coordination. Bring retirement-plan beneficiary records, applicable distribution-rule questions, taxable gift history and any portability or state estate-tax questions to the attorney and tax professional. Review insurance owner/insured/beneficiary alignment privately. No thresholds, tax due, distribution eligibility or savings are calculated here.

Real-estate implementation. Bring recorded deeds and ask counsel to review transfer intentions, domicile, property situs, homestead and any state-specific deed option. No deed type is recommended here.

What is preserved. All seven original estate checklist topics, review leads and evidence prompts remain. This new review does not replace the legacy detailed tools or validate their assumptions. Existing IRA, equalization and tax-screen calculations are outside this review; the original source remains unchanged.

Coordination checklist - intentions and authority

Intentions and people. Discuss intended recipients, dependents, support commitments and any special planning questions privately with counsel. Why: personal intentions must be translated into appropriate legal arrangements; this worksheet does not do that.

Will and any trust documents. Locate current signed versions, amendments and relevant dates. Ask counsel about their scope, consistency and execution requirements. Why: possession of a document is not proof of validity or an effective overall plan.

Authority during incapacity. Identify financial powers of attorney, successor decision-makers and access procedures. Discuss advance-care documents with counsel without entering health information here. Why: financial and personal decision authority may require different documents.

Fiduciaries and alternates. Review executor, trustee, agent and, where relevant, proposed guardian roles and backups with counsel. Why: willingness, availability and authority need review; a name in a checklist appoints nobody.

Coordination checklist - ownership and access

Title and trust coordination. Bring an inventory of asset categories and ownership records to the private meeting. Ask whether any intended trust ownership or transfer work remains. Why: a trust document and asset title are different pieces of evidence.

Beneficiaries and contingencies. Review beneficiary and contingent-beneficiary records alongside estate documents. Why: do not assume a will overrides every account designation or that a named recipient achieves the intended result.

Administration, jurisdiction and access. Ask about probate or trust administration, property in other jurisdictions, account access and secure document locations. Why: authority and timing affect practical access to resources.

Obligations and review triggers. Bring debt information, support obligations and a separately sourced tax estimate. Revisit after family, ownership, residence or legal changes. Why: old assumptions can diverge from present circumstances.

Impact - cash timing, not legal adequacy

Fictional 12-month illustration. Settlement costs \$30,000 + debts due \$70,000 + explicitly assumed tax estimate \$0 = \$100,000 of estimated needs. Cash \$50,000 + distinct benefits assumed accessible \$40,000 = \$90,000. Illustrated gap: \$10,000; resources above needs: \$0.

What the illustration cannot show. The \$0 tax input is a deliberate fictional assumption, not a tax determination. If taxes or access timing are unknown, withhold the numerical conclusion. Assets or benefits payable to another person are not automatically estate cash.

What to consider and why. Discuss amount, due date, authorized payor, recipient and expected access date for each item. A 12-month total can hide an earlier shortfall. Review shorter windows separately; do not double-count shared resources.

Funding is conditional. Consider reserves, asset liquidity, verified benefits or other funding alternatives with qualified professionals. Insurance, borrowing or asset sales are not presumed necessary, available or suitable.

Comprehensive review - next step

Coordinate the meeting. Arrange a comprehensive review with your attorney and a CEPA-credentialed, Q4-trained financial advisor. Include your tax professional when tax classification, estimates or transfer consequences are involved. The attorney evaluates legal documents and state-specific requirements; the advisor helps coordinate cash flow, funding and financial priorities. No professional endorsement or completed legal review is implied.

Bring evidence, not assumptions. Use a private professional channel for actual records. Do not enter names, health information, account numbers or client documents into this demo. No forms, uploads, email or data storage are included.

Record status, not a score. For each checklist item use: Available for review / Not provided / Unknown / Not applicable pending counsel review. Available does not mean legally adequate. Identify an owner and next review date privately.

Primary sources and limits. Sources below support educational distinctions, not the completeness of this checklist. California court material is a jurisdiction example only. Professional and editorial review remain pending.

Sources and review boundaries

California Courts: estate-planning documents (California example; not nationwide law):

<https://selfhelp.courts.ca.gov/wills-estates-probate/legal-documents>

California Courts: trusts and attorney review: <https://sf.courts.ca.gov/divisions/probate-court/trusts>

Reviewed October 23, 2026. This is a discussion aid, not a jurisdiction-specific legal checklist or assurance that any attorney has approved it.

Tool 15 has two report paths within the existing 18-tool collection. Personal estate planning and business continuity can both apply to the same owner.

Educational only. Not legal, tax or investment advice.

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