“Own It All: Wills, Trusts & Beneficiaries Without the Drama”

PLANNING CHECKLIST

www.betterinvesting.org/chapters/west-texas

YOUR 7-DAY STARTER PLAN

☐ Review and update your beneficiaries

☐ Freeze your credit

☐ Create/update asset inventory

☐ Tell at least one trusted person where your estate document is kept

☐ a will or trust review with your attorney, financial adviser or accountant

1. CORE DOCUMENTS

☐ Will

☐ Durable Power of Attorney

☐ Medical Power of Attorney

☐ Advance Directive / Living Will

☐ HIPAA Release

☐ Guardianship designations

2. BENEFICIARIES

☐ Retirement accounts

☐ Life insurance

☐ Annuities

☐ Bank accounts (POD)

☐ Brokerage accounts (TOD)

☐ Contingent beneficiaries

3. TOD / POD DESIGNATIONS

☐ Bank accounts (POD)

☐ Brokerage accounts (TOD)

☐ CDs

☐ Real estate (if allowed)

☐ Vehicles (if allowed)

4. ASSET INVENTORY

☐ Real estate

☐ Vehicles

☐ Bank accounts

☐ Investments

☐ Retirement accounts

☐ Insurance policies

☐ Business interests

☐ Loans / debts

☐ Safe-deposit boxes / safes

5. DIGITAL ASSET INVENTORY

☐ Email accounts

☐ Social media

☐ Cloud storage

☐ Crypto wallets & keys

☐ Online banking / bill-pay

☐ Domains / websites

☐ Password manager access

6. IDENTITY PROTECTION

☐ Freeze credit (Equifax)

☐ Freeze credit (Experian)

☐ Freeze credit (TransUnion)

☐ Secure SSN documents

☐ Limit obituary details

☐ Monitor accounts

7. WHEN TO UPDATE

☐ Marriage / divorce

☐ Birth / adoption

☐ Death in family

☐ Property changes

☐ Business changes

☐ Major financial changes

☐ Every 3–5 years

8. TALK WITH YOUR PEOPLE

☐ Tell executor where documents are

☐ Explain key decisions

☐ Share digital access instructions

☐ Confirm executor/trustee roles

9. PROFESSIONAL SUPPORT

☐ Estate planning attorney

☐ Financial advisor

☐ Tax professional

☐ Digital asset specialist