

Estate, Trust & Will Document Checklist

A practical guide to organizing your most critical legal and financial documents

Prepared for: _____

Date reviewed: _____

1. Core Estate Planning Documents

These are the foundation. Every adult should have all of these in place and up to date.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Last Will and Testament	
<input type="checkbox"/>	Revocable Living Trust (if applicable)	
<input type="checkbox"/>	Trust Amendments or Restatements	
<input type="checkbox"/>	Pour-Over Will (if you have a trust)	
<input type="checkbox"/>	Letter of Instruction / Letter of Intent (non-legal guidance for family)	
<input type="checkbox"/>	Beneficiary Designation Summary (master list)	

2. Powers of Attorney

Each state has its own requirements. If you've moved, these may need to be re-executed.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Durable Financial Power of Attorney	
<input type="checkbox"/>	Springing Power of Attorney (if applicable)	
<input type="checkbox"/>	Healthcare Power of Attorney / Healthcare Proxy	
<input type="checkbox"/>	HIPAA Authorization Form	
<input type="checkbox"/>	Agent acceptance / acknowledgment letters	

3. Healthcare & End-of-Life Directives

Florida uses specific forms. Out-of-state documents are honored but Florida-specific language is clearer.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Living Will / Advance Healthcare Directive	
<input type="checkbox"/>	Healthcare Surrogate Designation (Florida-specific)	
<input type="checkbox"/>	Do Not Resuscitate (DNR) Order (if applicable)	
<input type="checkbox"/>	POLST / MOLST Form (Physician Orders for Life-Sustaining Treatment)	
<input type="checkbox"/>	Organ Donation Authorization	
<input type="checkbox"/>	Disposition of Remains Instructions	

4. Financial & Asset Documents

Confirm that titled assets are aligned with your trust or estate plan.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Bank account statements and account numbers	
<input type="checkbox"/>	Investment / brokerage account statements	
<input type="checkbox"/>	Retirement account statements (IRA, 401k, 403b)	
<input type="checkbox"/>	Real estate deeds — confirm titled correctly (trust vs. individual)	
<input type="checkbox"/>	Vehicle titles	
<input type="checkbox"/>	Business ownership documents (if applicable)	
<input type="checkbox"/>	Digital asset inventory (logins, crypto, online accounts)	
<input type="checkbox"/>	Safe deposit box location and key	
<input type="checkbox"/>	Outstanding loans or mortgage documents	

5. Insurance Policies

Keep the full policy documents, not just the summary pages.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Life insurance policies (all)	
<input type="checkbox"/>	Long-term care insurance policy	
<input type="checkbox"/>	Health insurance / Medicare cards and policy documents	

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Homeowners / renters insurance	
<input type="checkbox"/>	Auto insurance	
<input type="checkbox"/>	Umbrella liability policy	
<input type="checkbox"/>	Annuity contracts (if applicable)	

6. Beneficiary Designations

 These override your will. Review them every 3–5 years and after any major life change.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Life insurance beneficiary designations	
<input type="checkbox"/>	Retirement account beneficiaries (IRA, 401k, 403b)	
<input type="checkbox"/>	Transfer on Death (TOD) designations on investment accounts	
<input type="checkbox"/>	Payable on Death (POD) designations on bank accounts	
<input type="checkbox"/>	Annuity beneficiary designations	
<input type="checkbox"/>	Confirmation of primary AND contingent beneficiaries for all accounts	

7. Tax Records

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Federal tax returns — last 7 years	
<input type="checkbox"/>	State tax returns — last 7 years	
<input type="checkbox"/>	Gift tax returns (Form 709) — if applicable	
<input type="checkbox"/>	Cost basis records for investments and real estate	
<input type="checkbox"/>	Business tax records (if applicable)	

8. Personal Identity Documents

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Birth certificates (yours and spouse)	
<input type="checkbox"/>	Passports (current and expired)	

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Social Security cards	
<input type="checkbox"/>	Marriage certificate	
<input type="checkbox"/>	Divorce decree (if applicable)	
<input type="checkbox"/>	Military discharge papers / DD-214 (if applicable)	
<input type="checkbox"/>	Naturalization certificate (if applicable)	
<input type="checkbox"/>	Adoption records (if applicable)	

9. Key Contacts & Advisors

Your family should be able to reach these people without hunting.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Estate planning attorney — name, firm, phone, email	
<input type="checkbox"/>	Financial advisor — name, firm, phone, email	
<input type="checkbox"/>	CPA / tax preparer — name, firm, phone, email	
<input type="checkbox"/>	Primary care physician	
<input type="checkbox"/>	Named executor / personal representative	
<input type="checkbox"/>	Successor trustee	
<input type="checkbox"/>	Healthcare surrogate / proxy	
<input type="checkbox"/>	Financial power of attorney agent	
<input type="checkbox"/>	Life insurance agent	

10. Document Storage & Access

The right documents in the wrong place are almost as bad as no documents at all.

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Original documents stored securely (fireproof safe or safe deposit box)	
<input type="checkbox"/>	Digital copies stored in a secure, accessible platform (e.g., DocuGuardian — code: OverSixty)	
<input type="checkbox"/>	Executor / trustee knows where originals are located	
<input type="checkbox"/>	At least one trusted family member has access instructions	
<input type="checkbox"/>	Attorney has copies of key documents on file	

✓	Document / Item	Notes / Location
<input type="checkbox"/>	Passwords and digital access documented and stored securely	

When to Review Your Estate Plan

Review every 3–5 years, and immediately after any of these life events:

- Move to a new state (even part-time — Florida snowbirds, this means you)
- Marriage, divorce, or death of a spouse
- Birth or adoption of grandchildren you want to include
- Significant changes in assets — inheritance, business sale, major shifts
- Death or incapacity of a named executor, trustee, or beneficiary
- Major changes in a beneficiary's circumstances (divorce, disability, financial instability)
- Federal or state tax law changes
- Changes in your own health or care wishes

If you can't remember the last time you reviewed — that's your answer.

This checklist is for organizational purposes only and does not constitute legal or financial advice. Consult a qualified estate planning attorney for guidance specific to your situation. | [oversixtyinsights.com](https://www.oversixtyinsights.com)