



Estate Plan Review

1. Has the client clearly articulated his or her wishes? _____
2. Does the client have an up-to-date will that is consistent with his or her personal wishes and individual circumstances? _____
3. Has an appropriate executor been named? _____
4. Has the client prepared an up-to-date letter of instructions? _____
5. Has the client provided an appropriate adult guardianship arrangement in the event he or she becomes incompetent? _____
6. Does the client have a power of attorney under anyone else's will or trust? _____
7. Has the client designated personal and financial guardians for children and other dependents? _____
8. Has the client prepared a living will or medical directives? _____
9. Has an estimate been of the size of the taxable estate today and future date? _____
10. Have provisions been made to provide adequate estate liquidity upon death of client? _____
11. Has the impact of state death taxes on the estate been evaluated? _____
12. Are the property ownership designations pertaining to the client's assets appropriate from an estate planning standpoint? _____
13. Has the client considered the personal and estate planning effects if the assumed order of death of the client and his or her spouse is incorrect? _____
14. Are the client's gifting or charitable contributions programs consistent with his or her financial condition and estate plan? _____
15. Have appropriate provisions been made in the estate planning process if the client owns property in another state? _____
16. Have trusts been considered as a part of estate plan? _____
17. If client owns a closely-held business, have provisions been made for its disposition at a fair market value? _____
18. Has consideration been made to the possibility that the client may incur substantial uninsured health costs during retirement? _____
19. Does the estate plan include provisions for any heirs or dependents who may have special needs? _____
20. Does the client have a clear understanding of what employee benefits will be paid/available upon death? _____
21. Has the effect of current tax regulations on estate planning been evaluated? _____

22. Have gift tax returns been filed by the client for years that gifts exceeded the annual gift exclusion amount? _____
23. Has the client clearly articulated funeral wishes to those who will survive him or her? _____
24. Does the client intend to leave the spouse less than the statutory share (as explained by an attorney)? _____
25. Does the client intend to disinherit anyone considered a natural heir? _____
26. Has the client signed an antenuptial agreement with his or her spouse discussing inheritance rights? _____
27. Does the client want to leave money or property to charities? _____
28. Does the client want to leave money or property to an individual outside the family? _____
29. How would the client like to settle legacies that are provided by the will but exceed the value of the estate? _____
- a. Eliminate some legacies entirely and pay the rest in full. _____
 - b. Eliminate some legacies entirely and pay a proportion of the rest. _____
 - c. Reduce all legacies proportionately. _____
30. How would the client like any estate or inheritance tax settled? _____
- a. From the residue of the estate. _____
 - b. From another source, namely: _____
 - c. Have all legatees pay proportionately. _____
31. How would the client like to handle a legacy subject to mortgage, lien, or security interest?
- a. Instruct executor to pay off the mortgage, liens, or security interests using funds from residuary of the estate. _____
 - b. Legatee assumes responsibility for any remaining debt associated with asset. _____
32. Does the client own any Totten trust or payable-on-death account? _____
33. Is the client grantor of any trusts? _____
34. Have you compiled a list of life insurance policies and beneficiaries? _____
35. Does the client own a safe-deposit box? _____
36. Does the client own any collections of art, memorabilia, or valuables other than jewelry? _____
37. To whom would the client bequeath miscellaneous personal property (e.g., clothes and furniture) in the client's home at the time of death? _____