**Estate Planning Check-Up**

**Client Information**

Client Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telephone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ E-mail Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **Questions** | **Yes** | **No** | **Not Sure** |
| **Your Current Estate Planning Documents** |
| Do you have a Will or a Trust in place? Without proactive planning, state laws will determine how your assets pass, to whom they pass, and when they pass. This can lead to undesired results and is perhaps the most costly way to pass assets to loved ones. | ☐ | ☐ | ☐ |
| Has your Will or Trust been reviewed in the last two years? Even assuming that there have been no family or financial changes since your plan was last reviewed, there may have been major changes in the law. An out-of-date estate plan can be worse than no planning at all.  | ☐ | ☐ | ☐ |
| Have you taken steps to avoid possible will contests and disputes during the administration of your estate? Even the most harmonious family can have squabbles after the death of a loved one. | ☐ | ☐ | ☐ |
| If you have a Revocable Living Trust in place as part of your estate plan, is your trust fully funded so that your family can avoid the delays and expenses of probate? | ☐ | ☐ | ☐ |
| **Selection of Fiduciaries** |
| Are you satisfied with the persons selected as executor and trustee in your current estate plan? Are they still able to act on your behalf?  | ☐ | ☐ | ☐ |
| Are you satisfied with the persons you named as guardians of your minor children in your current plan? Are they still able to act on your behalf? | ☐ | ☐ | ☐ |
| Are you confident that your executor, power of attorney, and successor trustee are prepared to act on your behalf when asked to? If you have concerns, we can meet with these individuals to explain their role and walk them through the process when the time comes.  | ☐ | ☐ | ☐ |
| **Beneficiary Designations** |
| Have you recently checked the beneficiary designations of your retirement plans and life insurance policies, and are you confident that you have not listed your estate or any minor children as either primary or secondary beneficiaries? Naming these beneficiaries will cause this asset to go through probate. | ☐ | ☐ | ☐ |
| Have you acquired any additional life insurance or other assets with a beneficiary designation, and are you confident that your designations match the overall intent of your estate planning?  | ☐ | ☐ | ☐ |
| **Tax Considerations** |
| Are you certain that your current estate plan will minimize possible federal estate taxes at your death, including taxes on your house, life insurance, and IRAs? | ☐ | ☐ | ☐ |
| **Questions** | **Yes** | **No** | **Not Sure** |
| Are you confident that your current estate plan is income tax efficient? We want to make sure your beneficiaries are protected while not giving all the financial growth to the government.  | ☐ | ☐ | ☐ |
| **Your Care During Disability/Incapacity** |
| Does your current Health Care Power of Attorney permit the person of your choosing (spouse, child, friend) to make emergency health care decisions for you in the event you are unable to do so?  | ☐ | ☐ | ☐ |
| Does your current Financial Power of Attorney permit the person of your choosing (spouse, child, friend) to handle your financial affairs for you in the event you are not able to do so? | ☐ | ☐ | ☐ |
| Does your estate plan contain a customized plan to determine if you are mentally disabled (family physician and a family member, two independent physicians, etc.)? | ☐ | ☐ | ☐ |
| Does your current estate plan give instructions for your care in the event of disability?  | ☐ | ☐ | ☐ |
| **Surviving Spouse** |
| Does your current estate plan provide creditor and lawsuit protection for assets passed to your surviving spouse? | ☐ | ☐ | ☐ |
| Does your current estate plan give instructions for the care of your surviving spouse in the event of your disability? | ☐ | ☐ | ☐ |
| **Children** |
| Does your estate plan protect your children’s inheritance in the event your surviving spouse chooses to remarry? | ☐ | ☐ | ☐ |
| Does your current estate plan provide creditor and lawsuit protection for assets passed to your children? | ☐ | ☐ | ☐ |
| Does your current plan protect your children’s inheritance from a divorcing spouse? | ☐ | ☐ | ☐ |

If you answered No or Not Sure to any of the questions, please give us a call to schedule an appointment for an estate planning consultation. Estate planning is not a one-and-done task. Just like you go to the doctor for an annual checkup, your estate planning deserves the same time and attention to ensure it is healthy and will work when you need it to.

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