



CLIENT PREPARATION PACKET

Estate Planning Worksheet & Guide

Understand the process, organize your information, clarify your goals —
and walk into your estate plan prepared and confident.

PREPARED FOR

DATE STARTED

ADVISOR / GUIDE

SECTION 01

Why an estate plan matters

This worksheet and guide will help you understand the process and the essential elements involved in estate planning. It's designed to help you organize your information, clarify your goals, and feel prepared to create your estate plan with confidence.

An **estate plan** is a comprehensive document or set of documents that details how you want your personal and financial affairs to be handled after your death. It is not only about distributing assets but also about planning for your loved ones and your own future needs should you ever become unable to care for yourself.

The importance of having an estate plan cannot be understated. It allows you to:

1. Specify how your assets will be distributed after your death.
2. Name a guardian for your minor children.
3. Designate someone to manage your financial affairs if you become incapacitated.
4. Specify your wishes for medical treatment if you become unable to communicate them.
5. Minimize potential estate taxes and probate fees.

Getting started is easy

Take your time reading through this guide and make sure you understand each aspect before moving forward. Estate planning can be complex, but with careful planning and consideration you can create a plan that ensures your wishes are carried out and your loved ones are cared for. **Write your answers directly in the boxes throughout this packet** — they become the blueprint your PlanLegit documents are built from.

YOUR GOALS

In your own words — what do you most want your plan to accomplish?

MY TOP PRIORITY

WHAT WORRIES ME MOST

PEOPLE OR SITUATIONS THAT NEED SPECIAL ATTENTION (MINOR CHILDREN, SPECIAL NEEDS, BLENDED FAMILY, BUSINESS)

SECTION 02

Will or trust: choosing your foundation

Deciding between a will or a trust is an essential step in creating your estate plan, and understanding the differences is key to making an informed decision. If you have not yet completed the PlanLegit guided onboarding questions — which help inform a best-fit recommendation — let us know and we'll be happy to walk you through them.

What is a will?

A will, also known as a last will and testament, is a legal document that communicates your desires regarding the distribution of your property and the care of any minor children after your death. The person who carries out the instructions in your will is called the **executor**. Wills are essential for those who want to clearly state their wishes, especially regarding guardianship, but may not be ideal for those seeking privacy or wanting to avoid probate.

What is a revocable living trust?

A revocable living trust allows you to transfer ownership of assets into your trust during your lifetime, maintain control while alive, and pass assets to beneficiaries without probate. Trusts can also provide for asset management if you become incapacitated. They require more ongoing maintenance but offer privacy, flexibility, and greater control over beneficiary distributions.

	WILL	FUNDED REVOCABLE TRUST
Probate	Goes through probate court	Skips probate
Privacy	Becomes public record	Stays private
Timeline	Often well over a year	Successor trustee acts at once
If you're incapacitated	Does not apply during life	Works during incapacity too
Control of distributions	Generally outright to heirs	Staged, conditional, protected

WORKSHEET — MY DIRECTION

Mark your current thinking. Nothing here is final; it guides the conversation.

I'M LEANING TOWARD (WILL / TRUST / NOT SURE)

DO I OWN REAL ESTATE? IN WHICH STATES?

QUESTIONS I WANT ANSWERED BEFORE I DECIDE

SECTION 03

Guardian for **minor children**

In the event of your untimely death or incapacity, having a designated backup guardian for your minor children is crucial. This person will assume the responsibility of caring for your children, so it's essential to consider this decision carefully.

If a minor child's parents pass away or become incapacitated and cannot care for them, a court will appoint a guardian. By designating a backup guardian in your estate plan, you ensure that the person you trust most will be caring for your children.

Be sure to consider:

- **Willingness to serve:** the person you consider should be willing and able to take on the responsibility.
- **Age and health:** they should be capable of managing the rigors of child-rearing.
- **Location:** if the person lives far away, your children may have to relocate, which can be an additional stress factor.
- **Parenting style and values:** consider whether their parenting style, religious beliefs, and moral values align with yours.
- **Relationship with the children:** it's beneficial if the children already have a positive relationship with the potential guardian.
- **Financial stability:** the guardian doesn't have to support your children financially — that's what a will or trust is for — but the person should be financially responsible.

REMEMBER

Have open discussions with potential guardians to make sure they're willing and able to take on the responsibility before you name them.

WORKSHEET — GUARDIANSHIP

List children first, then your first choice and backup guardian.

MINOR CHILDREN (FULL NAME AND DATE OF BIRTH)

FIRST-CHOICE GUARDIAN — NAME

RELATIONSHIP / PHONE

BACKUP GUARDIAN — NAME

RELATIONSHIP / PHONE

HAVE I DISCUSSED THIS WITH THEM? NOTES

SECTION 04

Your executor or trustee

An executor or a trustee plays a crucial role in implementing your estate plan. They are responsible for ensuring the proper management and distribution of your assets.

What is an executor?

If you have a will, the executor you choose will be responsible for carrying out its instructions after your death. This includes paying off debts, filing tax returns, and distributing your assets to the beneficiaries.

What is a trustee?

If you have a trust, the trustee manages the assets within it. In a revocable living trust you act as trustee during your lifetime and appoint a **successor trustee** to take over after your death or if you become incapacitated.

When choosing your executor or trustee, consider:

- **Trustworthiness:** this person will have control over your property and assets, so trustworthiness is a must.
- **Organizational skills:** managing an estate or a trust requires a lot of paperwork and record-keeping.
- **Financial knowledge:** they don't have to be financial experts, but they should understand financial matters or be willing to seek advice when necessary.
- **Availability and willingness to serve:** make sure they can commit to the responsibilities of the role.
- **Age and health:** they should be likely to outlive you and be able to manage the responsibilities during the settlement process.

REMEMBER

The individuals you choose as executor or trustee should be informed of your decision and understand the responsibilities involved.

WORKSHEET — EXECUTOR / SUCCESSOR TRUSTEE

Name a first choice and at least one backup.

FIRST CHOICE — NAME

RELATIONSHIP / PHONE

BACKUP — NAME

RELATIONSHIP / PHONE

SHOULD THEY SERVE TOGETHER, OR ONE AT A TIME? ANY INSTRUCTIONS OR CONCERNS?

SECTION 05

Medical power of attorney

A medical power of attorney — also known as a healthcare proxy or healthcare power of attorney — is a crucial document that ensures your healthcare decisions will be respected even when you can't make them yourself. This is automatically included when you generate a healthcare directive through PlanLegit.

Without a medical power of attorney, if you become incapacitated the court may have to appoint a guardian or conservator to make healthcare decisions for you. That process can be time-consuming and stressful for your loved ones. By appointing a medical power of attorney, you ensure that someone you trust makes decisions about your healthcare.

When choosing a medical power of attorney, consider:

- **Trust and understanding:** choose someone who understands your values, beliefs, and wishes regarding health care, and whom you trust to respect and enforce your wishes even under difficult circumstances.
- **Ability to handle stressful situations:** the person you choose should stay calm in a medical crisis and communicate effectively with your medical team.
- **Availability:** your agent should be readily available in an emergency. If they live nearby and can attend medical appointments with you, that's a bonus.
- **Willingness to serve:** as with an executor or trustee, the person should be willing and ready to act as your agent.

Once you've chosen your medical power of attorney, have detailed discussions about your healthcare preferences with them. This includes your thoughts on life-prolonging treatments, end-of-life care, and any religious or spiritual beliefs that may impact your medical care.

WORKSHEET — HEALTHCARE AGENT

Who speaks for you, and what should they know?

HEALTHCARE AGENT — NAME

RELATIONSHIP / PHONE

BACKUP AGENT — NAME

RELATIONSHIP / PHONE

MY WISHES ON LIFE-PROLONGING TREATMENT, PAIN MANAGEMENT, AND END-OF-LIFE CARE

RELIGIOUS OR SPIRITUAL BELIEFS THAT AFFECT MY CARE

SECTION 06

Financial power of attorney

A financial power of attorney (POA) is a legal document that grants a person — referred to as an agent or attorney-in-fact — the power to manage your financial affairs. This can include paying bills, managing investments, selling property, or making other financial decisions on your behalf.

When choosing a financial power of attorney, consider:

- **Trustworthiness:** the agent will have access to your finances, so it should be someone you trust implicitly.
- **Financial savviness:** while not required, it's beneficial if the agent understands financial matters or is willing to consult with professionals when needed.
- **Organization and diligence:** managing someone's financial affairs requires detailed records and staying on top of various tasks.
- **Availability and willingness to serve:** ensure the person is willing to take on the responsibility and will likely be available and capable when needed.

Have an open discussion with the person you're considering. They should understand their responsibilities and be willing to act on your behalf. Also consider naming a **successor agent** who can step in if your first choice is unable to serve.

Once established, your financial POA should be kept in a safe, accessible place, and a copy should be given to your agent. Review it periodically and update as necessary — especially if your financial situation or personal relationships change. Always consult a legal professional when creating or updating a financial power of attorney to ensure all legal requirements are met.

WORKSHEET — FINANCIAL AGENT

Name your agent, a successor, and note where documents will be kept.

FINANCIAL AGENT — NAME

RELATIONSHIP / PHONE

SUCCESSOR AGENT — NAME

RELATIONSHIP / PHONE

ACCOUNTS, PROPERTY, OR BUSINESS INTERESTS THEY WOULD NEED TO MANAGE

WHERE MY ORIGINAL DOCUMENTS ARE KEPT

SECTION 07

Choosing your beneficiaries

Beneficiaries are the individuals or entities that will inherit your assets when you pass away. Carefully selecting your beneficiaries is crucial to ensure your assets are distributed according to your wishes.

By naming beneficiaries you maintain control over who inherits your assets. If you don't specify beneficiaries, state law will determine how your assets are distributed — which may not align with your wishes.

When choosing beneficiaries, consider:

- **Family and loved ones:** spouses, children, and other family members are common choices.
- **Friends and non-relatives:** you can also name friends or even caregivers.
- **Charities or organizations:** if there's a cause you're passionate about, you might name a charity or nonprofit.
- **Trusts:** you can name a trust as a beneficiary, which is useful for managing assets on behalf of minor children or individuals with special needs.

Beneficiaries are often designated in your will or trust. However, certain assets — like life insurance policies or retirement accounts — allow you to name beneficiaries directly. Trusts generally give you more control over how assets are distributed to beneficiaries than wills do.

REVIEW TRIGGER

Periodically review and update your beneficiary designations, especially after major life events like marriage, divorce, or the birth of a child.

WORKSHEET — BENEFICIARIES

Name, relationship, and what share or specific asset each should receive.

BENEFICIARY 1

BENEFICIARY 2

BENEFICIARY 3

BENEFICIARY 4

ANYONE I INTEND TO LEAVE OUT, OR DISTRIBUTIONS THAT SHOULD BE STAGED / HELD IN TRUST

SECTION 08

Gifts and heirlooms

Leaving personal possessions, like gifts and heirlooms, can be an important part of your estate plan and legacy. These items often hold sentimental value and can be a meaningful way to remember and honor your life.

In your will or trust you can specify who you want to receive certain personal items — anything from jewelry and artwork to a cherished book collection. Be as specific as possible to avoid confusion or disputes.

When leaving gifts and heirlooms, consider:

- **Value:** consider the monetary and sentimental value of the item, and who would appreciate it most.
- **Personal ties:** some items may be more meaningful to certain people based on shared experiences or personal interests.
- **Equity:** while it may not be possible to distribute items equally, try to be fair in your distributions.
- **Open communication:** discuss your intentions with your loved ones. This helps manage expectations and prevent future disagreements.

WHY SPECIFICITY MATTERS

Emotions can run high when personal possessions are distributed. Being thoughtful and clear in your designations helps prevent misunderstandings and conflicts after your passing.

WORKSHEET — SPECIFIC GIFTS

Describe the item clearly enough that a stranger could identify it, then name who receives it.

ITEM → RECIPIENT

ITEM → RECIPIENT

ITEM → RECIPIENT

ITEM → RECIPIENT

NOTES — CONVERSATIONS I'VE HAD, OR ITEMS THAT MAY CAUSE DISAGREEMENT

SECTION 09

End-of-life decisions

Making end-of-life decisions is a critical part of any comprehensive estate plan. These decisions encompass your preferences for medical treatment, your final resting place, and your wishes for your funeral or memorial service. Documenting your preferences provides guidance to your loved ones during a challenging time, sparing them from having to make difficult decisions on your behalf.

Important elements to consider:

- **Health care directive:** sometimes called a living will, this document outlines your preferences for medical treatment if you become unable to communicate your wishes — typically in scenarios such as terminal illness or permanent unconsciousness. It is crucial to ensuring your healthcare aligns with your beliefs and values.
- **Choosing a final resting place:** where your body or cremated remains will be placed. Options include a family plot, a columbarium niche, or a favorite location if you wish your ashes to be scattered. Your choice should be clearly documented and communicated.
- **Planning your final arrangements:** the handling of your body after death — burial or cremation, and any specific rituals or ceremonies you wish observed. Documenting your preferences helps ensure your wishes are honored and provides comfort to your loved ones.
- **Planning your funeral or memorial service:** a way for your loved ones to celebrate your life and begin the grieving process. You may specify location, readings, music, or other personal touches, and whether you prefer a traditional service or a casual gathering.

WORKSHEET — MY FINAL WISHES

As much or as little detail as you'd like. Anything you record here spares your family a decision.

BURIAL OR CREMATION

FINAL RESTING PLACE

SERVICE PREFERENCES — TRADITIONAL OR CASUAL, LOCATION, READINGS, MUSIC

PRE-ARRANGEMENTS ALREADY MADE (FUNERAL HOME, PLOT, INSURANCE) AND WHERE THE PAPERWORK IS

ANYTHING ELSE MY FAMILY SHOULD KNOW

SECTION 10

Glossary of estate planning terms

Estate planning is filled with specific (and confusing) legal terms. Understanding this terminology will help you navigate the process more efficiently.

Beneficiary

The person or entity designated to receive assets from your estate or a specific account after your death.

Certificate of Trust

A summary document that confirms a trust exists and outlines key details, such as the trustee's authority, without disclosing the entire trust agreement. Often used in place of providing the full trust to banks, title companies, or other institutions.

Estate

All the property and debts left by an individual at death.

Execution

The process of formally signing and finalizing estate planning documents so they become legally valid. This usually involves signatures, witnesses, and sometimes notarization, depending on the document type and state requirements.

Executor

The person appointed by you in your will to carry out the instructions of the will after your death.

Financial Power of Attorney

A separate document in which you designate an "attorney in fact" to handle your financial and legal affairs.

Funding

The process of transferring ownership of assets into a trust so they are controlled and distributed according to the trust's terms. This might include retitling non-retirement brokerage accounts, listing the trust as a beneficiary, or using a deed to move real estate into the trust.

Guardian

The person who takes care of your minor children if both parents die before the children turn 18.

Health Care Directive

The equivalent of a "living will" or "advance directive" — a statement of the healthcare decisions you would

make when you are no longer able to do so yourself.

Personal Representative

Depending on your state of residence, the "executor" may be called a personal representative (PR) — the person appointed by you in your will to carry out its instructions after your death.

Pour-Over Will

A backup document that directs any assets left outside of a trust at death to be transferred, or "poured over," into the trust. It acts as a safety net so all assets are ultimately governed by the trust's instructions, though those assets may still pass through probate if they are over the state threshold.

Power of Attorney

A legal document giving one person (the agent or attorney-in-fact) the power to act for another person (the principal).

Probate

The legal process through which a deceased person's will is validated, debts are paid, and assets are distributed to beneficiaries.

Revocable Living Trust

The central hub of your estate plan, with provisions for the management, control, and distribution of your assets during life and after death.

Trust

A legal arrangement where one person or institution, called a trustee, holds legal title to property for another person, called a beneficiary.

Trustee

The person or institution who manages the property held in a trust.

Will

A legal document in which a person specifies who will receive their property upon their death.

YOUR NEXT STEP

You've done the hard part. Let's build the plan.

Bring this completed worksheet to your PlanLegit review. Everything you've written becomes the blueprint for your documents — so the drafting is fast, accurate, and truly yours.

01 Complete this worksheet

Fill in what you know. Leave blanks where you're unsure — we'll work through them together.

02 Review with PlanLegit

We confirm your best-fit structure — will or revocable living trust — and answer every open question.

03 Documents drafted and executed

Attorney-drafted documents, valid in all 50 states, prepared for your signature, witnesses, and notarization.

04 Fund the plan — the step most people skip

A trust only works when assets are titled into it. We coordinate retitling, deeds, and beneficiary designations.

Revocable Living Trust Package — \$2,495 flat fee

Attorney-drafted and valid in all 50 states. Your fee includes the **first year of online account access** — unlimited updates, changes, and restatements, a secure document vault, and 24/7 access. After year one, account access renews at \$29.95/year.

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