

ESTATE-PLAN EXECUTION CHECKLIST

A practical audit to help confirm that your documents, asset titles, beneficiary forms and responsible people are prepared to carry out the same plan.

WHY THIS MATTERS

Estate documents alone do not control every asset. Account ownership, beneficiary designations, trust funding and business agreements can each determine what happens next.

How to use this checklist

1

Complete the audit

Review each item based on how your accounts and property are structured today.

2

Record what controls each asset

Do not rely on memory. Confirm titles and beneficiary instructions with the institution.

3

Assign every open item

Give each gap an owner, a target date and a clear status.

4

Coordinate the professionals

Bring the completed checklist to your advisor, attorney, CPA and other appropriate professionals.

IMPORTANT

This worksheet identifies questions and coordination gaps. It does not replace legal, tax or financial advice.

Ownership and Beneficiary Audit

1

Confirm what controls each asset

Complete one row for every major account, property, policy or business interest.

Asset / Account	Current Owner	Primary Beneficiary	Contingent Beneficiary	Controlling Document

Common controlling instructions

Examples include a deed, beneficiary form, transfer-on-death registration, account agreement, trust schedule, operating agreement or buy-sell agreement.

RED-FLAG QUESTIONS

- ☐ Does any ownership record or beneficiary form conflict with your written estate plan?
- ☐ Has any major asset been opened, purchased or transferred since the estate documents were signed?

2 Test the plan before your family has to

Check each completed item. Circle back with the appropriate professional when an answer is unclear.

TRUST FUNDING AND PROPERTY

- ☐ Real estate intended for the trust has been reviewed and properly titled.
- ☐ New accounts and recently acquired property have been evaluated for trust ownership.
- ☐ Property located in another state has been reviewed with an estate-planning attorney.

BENEFICIARY INSTRUCTIONS

- ☐ Primary and contingent beneficiaries are current on retirement accounts, insurance and annuities.
- ☐ Beneficiary choices have been reviewed after marriage, divorce, death, birth or adoption.
- ☐ Any trust named as beneficiary has been reviewed for legal and tax suitability.

JOINT ACCOUNTS AND TRANSFER INSTRUCTIONS

- ☐ Joint accounts were intentionally structured, not created only as a bill-paying shortcut.
- ☐ Payable-on-death and transfer-on-death instructions agree with the overall estate plan.

BUSINESS CONTINUITY

- ☐ The estate plan, operating agreement and buy-sell agreement have been compared for conflicts.
- ☐ A responsible person has the authority and information needed to keep the business operating.
- ☐ Liquidity and funding have been evaluated for a death, disability or ownership transfer.

PEOPLE, DOCUMENTS AND ACCESS

- ☐ Executors, trustees and agents know that they were selected and understand their roles.
- ☐ Original documents, account records and professional contacts can be located quickly.
- ☐ Digital assets, online accounts and secure access instructions have been addressed.

Action Plan

3

Turn every gap into an assigned action

A gap without an owner and target date is likely to remain a gap.

Identified Gap / Action Item	Assigned Professional	Target Date	Status
Update 401(k) contingent beneficiaries	Financial Advisor / HR	MM/DD/YYYY	In Progress
Re-title new brokerage account to Trust	Wealth Manager	MM/DD/YYYY	Pending
Review Buy-Sell Agreement alignment	Estate Attorney / CPA	MM/DD/YYYY	Pending

NEXT REVIEW DATE

MM/DD/YYYY

PLAN COORDINATOR

Bring this completed checklist to your financial advisor, estate-planning attorney and tax professional.

The goal is simple: make sure every account, document and responsible person is working from the same instructions.