Financial Life Planning, LLC
Planning for all your financial needs ®

Estate Plan Checklist for Heirs

A Guide to Locating Assets, Documents, and Key Contacts

Estate of	Prepared by / last updated	Date last reviewed	Location of this checklist

Purpose: This checklist helps heirs, executors, trustees, and trusted family members locate important information after the death or incapacity of a loved one. It does not provide legal, tax, or investment advice and does not replace guidance from an estate-planning attorney, accountant, or other qualified professional.

Important First Reminder

Before selling property, distributing funds, closing accounts, or making major investment decisions, confirm the proper legal authority and consult appropriate professionals. Some assets may pass through a will or trust, while others may pass through beneficiary designations, joint ownership, or transfer-on-death arrangements.

- ☐ Locate the original will, trust, and powers of attorney.
- ☐ Identify the named executor, trustee, and other authorized individuals.
- ☐ Contact the estate-planning attorney before taking major action.
- ☐ Keep copies of bills, statements, receipts, correspondence, and expenses.
- ☐ Secure the home, vehicles, valuables, mail, and financial records.
- ☐ Do not distribute assets or make irreversible decisions before receiving appropriate guidance.

1. Key People and Professional Contacts

Contact type	Name	Organization	Phone	Email	Notes
Executor / personal representative					
Alternate executor					
Trustee					
Estate-planning attorney					
Financial planner					
Accountant / tax professional					
Insurance agent or broker					
Employer / benefits department					
Business attorney or adviser					
Real-estate professional / property manager					
Funeral home or religious organization					

2. Locate Legal and Personal Documents

Document or information	Located?	Location	Person or professional to contact	Notes
Original will	☐ Yes ☐ No			
Trust documents and amendments	☐ Yes ☐ No			
Financial power of attorney	☐ Yes ☐ No			
Health-care directive / proxy	☐ Yes ☐ No			
Marriage, divorce, birth, or adoption records	☐ Yes ☐ No			
Death certificate copies	☐ Yes ☐ No			
Social Security number and identification	☐ Yes ☐ No			
Military discharge papers, if applicable	☐ Yes ☐ No			
Prior tax returns	☐ Yes ☐ No			
Safe-deposit-box details	☐ Yes ☐ No			
Digital password-manager or access instructions	☐ Yes ☐ No			
Funeral and final-wishes instructions	☐ Yes ☐ No			

3. Bank, Cash, and Investment Accounts

Record what you locate. Do not assume all accounts pass under the will; account ownership and beneficiary designations can matter.

Institution	Account type	Last four digits / reference	Owner(s)	Beneficiary or TOD/POD listed?	Statement location / contact
	Checking / savings			☐ Yes ☐ No ☐ Unknown	
	Brokerage / investment			☐ Yes ☐ No ☐ Unknown	
	CD / money market			☐ Yes ☐ No ☐ Unknown	
	Credit union			☐ Yes ☐ No ☐ Unknown	
	Other			☐ Yes ☐ No ☐ Unknown	

Where to look

- ☐ Mail, email, and online-account notifications
- ☐ Recent account statements and tax documents
- ☐ Bank safe-deposit boxes
- ☐ Check registers and automatic-payment records
- ☐ Financial-planning files or secure document vaults
- ☐ Prior-year tax returns, including Forms 1099 and Schedule B
- ☐ Contact information held by the financial planner or accountant

4. Retirement Accounts, Pensions, and Employee Benefits

Institution or employer	Account or benefit	Last four digits / reference	Beneficiary listed?	Contact / records location	Notes
	IRA / Roth IRA		☐ Yes ☐ No ☐ Unknown		
	401(k), 403(b), or employer plan		☐ Yes ☐ No ☐ Unknown		
	Pension		☐ Yes ☐ No ☐ Unknown		
	Deferred compensation plan		☐ Yes ☐ No ☐ Unknown		
	HSA or other benefit		☐ Yes ☐ No ☐ Unknown		

☐ Contact the employer’s human-resources or benefits department, if applicable.

☐ Ask the plan custodian how to report a death and obtain beneficiary claim instructions.

☐ Do not request distributions or make elections without understanding the tax and legal implications.

5. Insurance, Annuities, and Benefits

Company	Policy or benefit type	Policy number / reference	Beneficiary listed?	Contact / records location	Notes
	Life insurance		☐ Yes ☐ No ☐ Unknown		
	Annuity		☐ Yes ☐ No ☐ Unknown		
	Long-term-care insurance		☐ Yes ☐ No ☐ Unknown		
	Health insurance		☐ Yes ☐ No ☐ Unknown		
	Disability or other coverage		☐ Yes ☐ No ☐ Unknown		

☐ Search bank and credit-card records for recurring premium payments.

☐ Check personal files, employer-benefit materials, and annual policy statements.

☐ Contact the insurer for claim forms and applicable deadlines.

6. Real Estate, Vehicles, and Personal Property

Asset	Address, description, or VIN	How titled / owner(s)	Document location	Insurance contact	Notes
Primary residence					
Vacation or second home					
Rental or investment property					
Vehicle					
Boat, RV, or other titled asset					
Valuable personal property / collections					

☐ Secure the property and verify that insurance coverage remains in force.

☐ Forward mail or arrange for monitoring where appropriate.

☐ Locate deeds, titles, mortgages, leases, tax bills, and property-insurance records.

☐ Do not sell, transfer, or distribute property without confirming authority and obtaining appropriate guidance.

7. Business Interests and Other Assets

Asset or interest	Organization / location	Ownership records located?	Key contact	Notes
Business, LLC, partnership, or professional practice		☐ Yes ☐ No		
Stock options, restricted stock, or equity compensation		☐ Yes ☐ No		
Private investments		☐ Yes ☐ No		
Loans owed to the individual		☐ Yes ☐ No		
Intellectual property, royalties, or digital business		☐ Yes ☐ No		
Digital assets / cryptocurrency		☐ Yes ☐ No		

8. Debts, Bills, and Recurring Obligations

Creditor, service, or obligation	Account or reference	Autopay?	Due date	Contact / records location	Notes
Mortgage or home-equity loan		☐ Yes ☐ No			
Credit card		☐ Yes ☐ No			
Utilities		☐ Yes ☐ No			
Property taxes		☐ Yes ☐ No			
Vehicle loan or lease		☐ Yes ☐ No			
Medical bills		☐ Yes ☐ No			
Other recurring obligations		☐ Yes ☐ No			

☐ Keep all bills, notices, and creditor correspondence.

☐ Consult the executor and estate attorney before paying substantial claims or closing accounts.

☐ Track estate-related expenses and retain receipts.

9. Digital Accounts and Online Information

Account category	Provider or account name	Access instructions location	Person to contact	Notes
Email account				
Mobile phone account				
Password manager				
Social media				
Cloud storage / photos				
Online subscriptions				
Digital wallet / cryptocurrency				

Protect personal information. Do not share passwords broadly or use digital access in a way that conflicts with applicable law, account terms, or the authority of the executor or trustee.

10. Estate Administration Recordkeeping

Create one secure folder—paper, digital, or both—to retain key information.

Record to retain	Located / saved?	Notes
Death certificates	☐ Yes ☐ No	
Will, trust, and court documents	☐ Yes ☐ No	
Letters testamentary, letters of administration, or other authority documents, if issued	☐ Yes ☐ No	
Account statements and valuation records	☐ Yes ☐ No	
Insurance claim records	☐ Yes ☐ No	
Tax records and correspondence	☐ Yes ☐ No	
Bills, debts, and creditor notices	☐ Yes ☐ No	
Estate-bank-account records	☐ Yes ☐ No	
Property expenses, repairs, maintenance, and insurance records	☐ Yes ☐ No	
Receipts for funeral and estate-administration expenses	☐ Yes ☐ No	
Beneficiary communications and distribution records	☐ Yes ☐ No	
Notes from meetings with attorneys, accountants, financial professionals, and institutions	☐ Yes ☐ No	

Questions to Bring to Professionals

Question	Notes or answer
What legal steps are required in the state where the person lived?	
Which assets are part of the probate estate, trust, or other transfer arrangement?	
Which accounts have beneficiary designations, joint ownership, or transfer-on-death/payable-on-death instructions?	
What claims, notices, tax returns, or deadlines may apply?	
What records should the executor or trustee keep?	
Should any assets be valued, insured, maintained, or professionally managed before distribution?	
Are there financial, investment, tax, or long-term-planning decisions that should wait until the estate-administration process is clearer?	

Final Review

Review item	Complete?	Notes
The executor or trustee has been identified	☐ Yes ☐ No	
The attorney, accountant, and financial planner have been contacted or are ready to be contacted	☐ Yes ☐ No	
Important documents have been located or a search plan is in place	☐ Yes ☐ No	
Assets, accounts, insurance, debts, and property have been inventoried	☐ Yes ☐ No	
Estate-related records are being retained in one secure location	☐ Yes ☐ No	
No major asset sale, distribution, account closure, or tax decision has been made without appropriate guidance	☐ Yes ☐ No	

Educational disclosure: This checklist is educational only and is not legal, tax, investment, or estate-administration advice. Estate settlement rules, deadlines, taxes, and responsibilities vary by state and by individual circumstances. Consult a qualified estate-planning attorney and tax professional before taking significant action.

Financial Life Planning can help families organize the financial side of a loved one's estate, including investment accounts, retirement assets, insurance coverage, beneficiary considerations, and long-term financial decisions. Learn more at flplanning.net.

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