

25 questions: where does your plan really stand?

Most people believe their plan is further along than it is. The gaps tend to surface at the worst possible moment — a hospital decision, a funeral, a business that cannot make payroll.



WHY SPEND FIVE MINUTES ON THIS

See the real gaps

Turn a vague worry into a named list.

Know what to ask

Walk in knowing exactly what to raise.

Measure the progress

Score it, close the gaps, score again.

YES

NO

CORE DOCUMENTS

I have a signed Last Will and Testament, not a draft or a downloaded form.

My will was signed with the witnesses and formalities my state requires.

I have a durable financial power of attorney naming someone I trust.

I have a health care surrogate and a signed HIPAA authorization.

I have a living will stating what I want if I cannot speak for myself.

PEOPLE & DECISIONS

I have named a guardian for my minor children in writing, not just verbally.

I have named a backup for every role: guardian, executor, trustee, agent.

My children would inherit at an age I chose, not automatically at 18.

If a loved one gets government benefits, their inheritance is held in a trust.

Everyone I named knows they were named and has agreed to serve.

TITLING, TRUSTS & PROBATE

I know whether my estate would go through probate and how long that takes.

If I have a trust, my assets have actually been retitled into it.

My home and any investment properties are titled the way I intend them to pass.

I own no property in another state that would trigger a second probate.

I know which assets pass under my will and which pass outside of it.

BUSINESS, BENEFICIARIES & LIQUIDITY

I have reviewed every beneficiary designation in the last 12 months.

My beneficiary designations agree with my will instead of contradicting it.

If I own a business or rentals, my agreements say what happens if I die.

Someone could sign, pay and decide for my business or properties next week.

My estate would have cash to pay its costs without a forced sale.

ACCESS, RECORDS & REVIEW

The original of my will is stored where my executor could actually find it.

I have a written inventory of my accounts, entities, properties and advisors.

Someone I trust could reach my digital accounts and passwords.

My plan has been reviewed since my last major life or business change.

A licensed estate planning attorney has reviewed my plan in the last 3 years.

Core Documents / 5

People & Decisions / 5

Titling, Trusts & Probate / 5

Business, Beneficiaries & Liquidity / 5

Access, Records & Review / 5

TOTAL / 25

How did you score?

WHAT YOUR SCORE MEANS

MY TOTAL SCORE _____ / 25

0 – 5 UNPLANNED

Your state already has a plan for you. You just have not read it. With no valid documents, the law decides who raises your children, who controls your money, who speaks for you in a hospital, and who inherits your ownership stake — through a court process that is public, slow and expensive. Nobody can sign for your business or your properties until a judge says so. Start with the three documents that create authority: a will, a durable power of attorney and a health care surrogate.

6 – 10 STARTED, NOT FINISHED

You have begun. What you have would not hold up when it counts. Half-finished plans fail in predictable ways: a will signed without the witnesses your state requires, a guardian named out loud but never in writing, an operating agreement silent on death, an online form using wishful language a court cannot enforce. The gap is not effort — it is execution. An attorney can finish these properly in far less time than you expect.

11 – 15 DOCUMENTED, NOT ALIGNED

You have the documents. They are not pointing the same direction. Most of what you own probably passes outside your will. Retirement accounts, life insurance, jointly held property and LLC interests move by beneficiary form, titling and agreement — and those override whatever the will says. A trust that was never funded is an empty box. The work left is alignment and retitling, not more drafting.

16 – 20 STRONG, WITH GAPS

You have done the work most people never do. What remains are the quiet failures: an original will nobody can locate, a beneficiary form still naming an ex-spouse, a child set to inherit outright at eighteen, a property in another state that triggers a second probate, or an estate that is asset rich and cash poor when the bill arrives. Each is small to fix now and expensive to fix later.

21 – 25 WELL PLANNED

Your plan is in genuinely good shape. The risk now is drift. Births, deaths, marriages, divorces, moves across state lines, new properties, new partners and new accounts all quietly break a plan that was right when you signed it. Review it every few years and after any major change, confirm your titling and beneficiary forms still match, and make sure the people you named know they were named and where the documents live.

MY NOTES & QUESTIONS FOR MY ATTORNEY

THE FIVE PILLARS OF A PLAN THAT HOLDS

CORE
DOCUMENTSPEOPLE &
DECISIONSTITLING, TRUSTS
& PROBATEBUSINESS, BENEFICIARIES
& LIQUIDITYACCESS, RECORDS
& REVIEW*Signed documents are not a plan until they are funded, titled, aligned and findable.*