ESTATE PLANNING

Readiness Guide & Checklist

Protect your family, your choices, and your legacy.

A practical guide to help you organize the people, documents, assets, and conversations that make an estate plan work.

Prepared for: *Click or type here*	**Review date:** *Click or type here*
Best contact number: *Click or type here*	**Email:** *Click or type here*

Start with what you know. One completed step is progress.

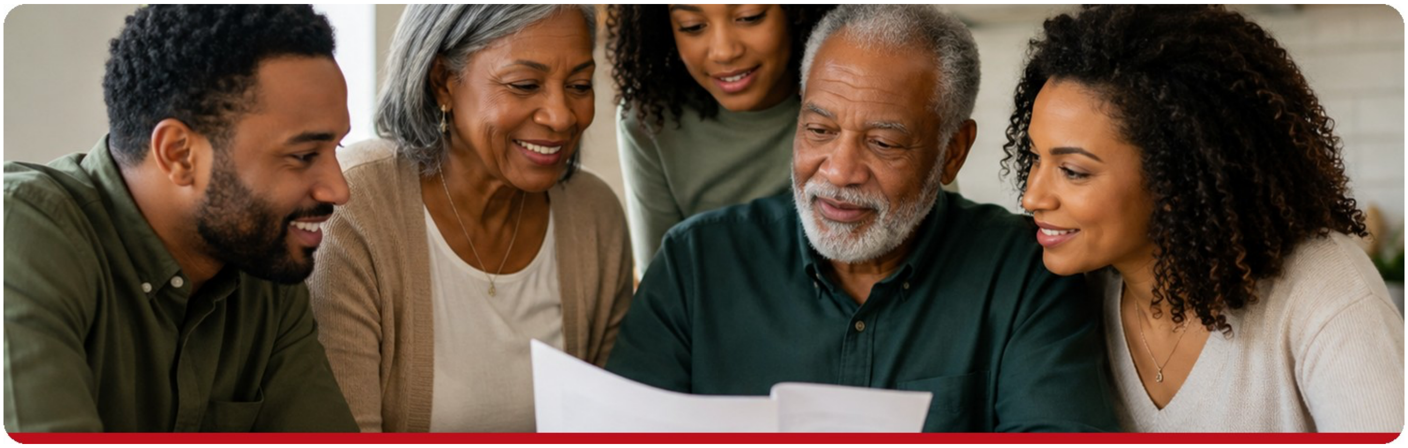
GUIDE	**USE IT YOUR WAY** Type or write directly in the guide, print and write, or bring it to your planning conversation. For your security, do not enter full account numbers, Social Security numbers, passwords, or safe combinations.

01

START HERE

Your estate plan is a system

A will is important, but a complete plan also addresses incapacity, ownership, beneficiaries, access, and liquidity.



1	2	3
What happens when I die? Will, trust, ownership, beneficiary forms, and distribution instructions.	**Who acts if I am alive but unable?** Financial authority, health-care decisions, and caregiving guidance.	**Where does the cash come from?** Savings and insurance to protect people and avoid forced decisions.

QUICK READINESS SNAPSHOT

ITEM	WHAT READY LOOKS LIKE	READY	REVIEW / ?
Current will or pour-over will	Names the right executor and guardian choices.	☐	☐
Revocable living trust, if appropriate	Signed, current, and connected to the right assets.	☐	☐
Durable limited power of attorney	A trusted financial agent and backup are named.	☐	☐
Advance health-care directive	Your health-care agent and treatment preferences are clear.	☐	☐
Beneficiary designations	Retirement, insurance, and transfer-on-death forms are current.	☐	☐
Asset and debt inventory	Family can identify what you own, what you owe, and where records are.	☐	☐
Life-insurance review	Coverage, affordability, beneficiaries, and living benefits are understood.	☐	☐
Secure access and professional contacts	Trusted people can find the plan and know whom to call.	☐	☐

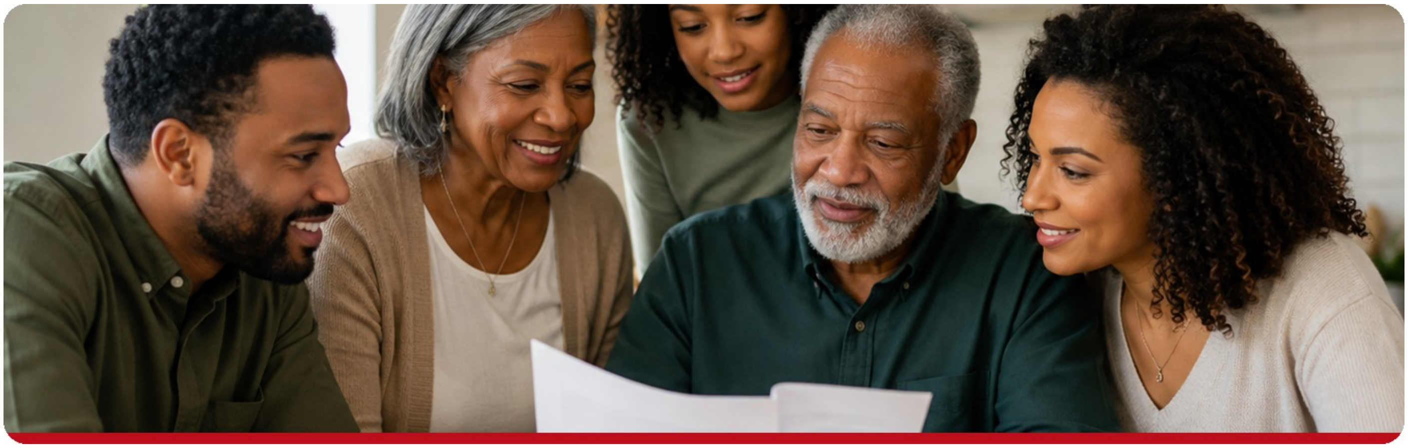
NOTE	**A GUIDEPOST, NOT A LEGAL DOCUMENT** Use this workbook to organize information and conversations. It does not replace a signed will, trust, power of attorney, health-care directive, beneficiary form, or advice from qualified professionals.

YOUR REAL LIFE

02

Your people, family, and personal wishes

A useful plan reflects the people who rely on you and the values you want respected.



YOUR HOUSEHOLD

Full legal name: *Click or type here*
Spouse / partner: *Click or type here*
Home state: *Click or type here*
Children or dependents: *Click or type here*
People with special needs: *Click or type here*
Pets or animals needing care: *Click or type here*

PEOPLE WHO RELY ON YOU

- ☐ Minor children or grandchildren
- ☐ A spouse, partner, parent, or relative
- ☐ A beneficiary with special needs
- ☐ A business partner, employee, or customer
- ☐ A pet or animal
- ☐ A charity, faith community, or cause

PEOPLE AND CARE PRIORITIES

AREA	WHAT TO THINK ABOUT	MY NOTES
Minor children	Guardian preference, routines, schooling, faith, and family relationships.	*Click or type here*
Special-needs planning	Care team, benefits, housing, routines, and a letter of intent.	*Click or type here*
Parents and caregivers	Who coordinates care, pays bills, and communicates with providers?	*Click or type here*
Pets	Caregiver, veterinarian, medications, routine, and financial support.	*Click or type here*
Business continuity	Who can keep essential operations moving during an emergency?	*Click or type here*

PERSONAL WISHES AND VALUES

Care preferences
Faith, values, comfort, quality of life, and who should be included in decisions.
My notes: Click or type here

Meaningful people and places
Family traditions, communities, mentors, charities, and relationships to protect.
My notes: Click or type here

Personal property and keepsakes
Items with meaning, intended recipients, stories, and special instructions.
My notes: Click or type here

Memorial or final wishes
Organ donation, burial or cremation, service preferences, music, obituary, and military honors.
My notes: Click or type here

SECURE	**PRIVACY REMINDER** Record enough detail to guide your family, but keep highly sensitive information in a secure system. Do not place passwords, safe combinations, or complete account numbers in this workbook.

03

THE FOUNDATION

The core documents — and the job each one does

Documents solve different problems. The strongest plan uses them together and keeps them current.

REVOCABLE LIVING TRUST
Holds and manages assets under written instructions. Properly funded assets can avoid probate, support incapacity planning, and provide privacy and customized distributions.

☐ IN PLACE ☐ REVIEW ☐ NOT SURE

POUR-OVER WILL / LAST WILL
Names an executor, nominates guardians, and directs remaining probate assets into the trust. A pour-over will is a backup — it does not replace funding the trust.

☐ IN PLACE ☐ REVIEW ☐ NOT SURE

DURABLE LIMITED POWER OF ATTORNEY
Authorizes a trusted agent to handle financial and legal matters while you are alive, within the powers you grant. It generally ends at death.

☐ IN PLACE ☐ REVIEW ☐ NOT SURE

ADVANCE HEALTH-CARE DIRECTIVE
Names a health-care agent and communicates treatment preferences, comfort priorities, and access to medical information when you cannot speak for yourself.

☐ IN PLACE ☐ REVIEW ☐ NOT SURE

DOCUMENT COORDINATION CHECK

CHECK	WHAT TO CONFIRM	DONE / ?
Names and backups	Executor, trustee, financial agent, health-care agent, guardian, and successors are correct.	☐
State and execution	Documents reflect current state law and were signed, witnessed, and notarized as required.	☐
Life changes	Marriage, divorce, births, deaths, moves, health changes, and business changes are reflected.	☐
Access	The right people know where current signed documents are stored.	☐
Beneficiaries and ownership	Account titles and beneficiary forms support — rather than contradict — the plan.	☐
REVIEW	**REVIEW TRIGGER** Review your documents after major life events and at least every three to five years, even when nothing dramatic has changed.	

AUTHORITY AND CONTINUITY

04

Who will act — and who is the backup?

Choose people who are trustworthy, organized, available, and able to work with others.

ROLE	WHAT THEY DO	PRIMARY	BACKUP	AGREED?
Executor	Handles the probate estate and final administration.	*Type name*	*Type name*	☐ Yes ☐ No
Successor trustee	Manages trust assets during incapacity and after death.	*Type name*	*Type name*	☐ Yes ☐ No
Financial agent	Acts under the durable limited power of attorney.	*Type name*	*Type name*	☐ Yes ☐ No
Health-care agent	Makes health decisions if you cannot speak for yourself.	*Type name*	*Type name*	☐ Yes ☐ No
Guardian nominee	Cares for minor children if the court appoints them.	*Type name*	*Type name*	☐ Yes ☐ No
Digital / records contact	Helps locate secure records and online-account instructions.	*Type name*	*Type name*	☐ Yes ☐ No
Business continuity contact	Keeps essential operations moving until the plan is implemented.	*Type name*	*Type name*	☐ Yes ☐ No

QUALITIES TO LOOK FOR

- ☐ Trustworthy and calm under pressure
- ☐ Available and willing to serve
- ☐ Organized and able to keep records
- ☐ Understands your values and can ask for help

CONVERSATION CHECK

- ☐ They agreed to serve
- ☐ They know where documents are
- ☐ They understand your priorities
- ☐ They know the other members of the team

PLAN

SPECIAL-NEEDS AND BLENDED-FAMILY PLANNING

Beneficiary choices, trustee powers, support standards, and timing can have long-term consequences. These situations deserve coordinated legal, tax, benefits, and insurance guidance.

05

WHAT YOU OWN AND OWE

Your estate at a glance

Use reasonable estimates. Avoid full account numbers, and update the list at least annually.

CATEGORY	WHAT MAY BELONG HERE	APPROX. VALUE	OWNER / TITLE	RECORD LOCATION
Real estate	Home, rental, land, vacation property	*$*	*Type name*	*Type location*
Checking, savings, and cash	Banks, credit unions, cash accounts	*$*	*Type name*	*Type location*
Investments and securities	Brokerage, stocks, bonds, funds	*$*	*Type name*	*Type location*
Retirement accounts	IRA, 401(k), 403(b), pension, deferred compensation	*$*	*Type name*	*Type location*
Life insurance and annuities	Carrier, owner, insured, beneficiary, approximate benefit	*$*	*Type name*	*Type location*
Business interests	Entity, ownership percentage, agreements, key contacts	*$*	*Type name*	*Type location*
Vehicles, valuables, and personal property	Autos, art, jewelry, collections, keepsakes	*$*	*Type name*	*Type location*
Digital assets and online property	Domains, cloud storage, monetized accounts, digital wallets	*$*	*Type name*	*Type location*
Debts and obligations	Mortgage, loans, credit cards, guarantees, taxes	*$*	*Type name*	*Type location*
Amounts owed to you	Notes, loans, royalties, receivables	*$*	*Type name*	*Type location*

DETAILS THAT SAVE TIME LATER

Ownership and transfer path
Is the asset individual, joint, trust-owned, or controlled by a beneficiary designation?

Original cost and tax records
For property and investments, keep acquisition records and tax information with your professionals.

Liquidity and ongoing bills
Identify cash for taxes, debts, funeral costs, property expenses, and family support.

UPDATE

ANNUAL UPDATE
Values do not need to be exact. A realistic estimate and a reliable record location are more useful than waiting for perfect information.

06

IMPLEMENTATION

Make the plan work: ownership, trust funding, and beneficiaries

A signed document is only the beginning. Assets and account instructions must support it.

ASSET / TASK	WHAT TO CONFIRM	DONE	HELP / ?
Real estate and deeds	Review title, mortgages, insurance, homestead or tax considerations, and county recording requirements.	☐	☐
Bank and investment accounts	Retitle where appropriate or coordinate payable-on-death and transfer-on-death instructions.	☐	☐
Retirement accounts	Review primary and contingent beneficiaries; do not retitle without tax and legal guidance.	☐	☐
Life insurance and annuities	Confirm owner, insured, beneficiary, contingent beneficiary, and trust language.	☐	☐
Business interests	Review operating agreements, transfer restrictions, valuation, succession, and buy-sell funding.	☐	☐
Personal and digital property	Use assignments, schedules, access instructions, and secure records where permitted.	☐	☐
Loans and liabilities	Identify obligations that continue and who can make payments during administration.	☐	☐
Document storage and communication	Store signed copies securely and tell the right people where to find them.	☐	☐

COMMON GAPS

- Trust signed but not funded
- Former spouse or deceased beneficiary still listed
- No contingent beneficiary
- Minor named directly without a coordinated plan

QUESTIONS TO ASK

- What passes by will, trust, contract, or joint ownership?
- Has each institution accepted the latest form?
- Are blended-family or special-needs goals protected?
- Is there enough liquidity to carry out the plan?

LOCAL

DEED AND RECORDING COSTS VARY

Real-estate transfers are state- and county-specific and may involve recording fees, transfer taxes, lender review, insurance changes, or exemptions. Complete deed work with qualified professionals.

07

LIQUIDITY AND PROTECTION

Life insurance and living-benefit readiness

Coverage should solve a real need, coordinate with the estate plan, and remain affordable over time.

WHY COVERAGE MAY MATTER

- ☐ Replace income and support dependents
- ☐ Pay debts, taxes, funeral costs, and administration expenses
- ☐ Provide liquidity so property or a business is not sold under pressure
- ☐ Equalize inheritances when assets are illiquid
- ☐ Support special-needs, caregiving, charitable, or business goals

POLICY REVIEW

POLICY / INSURER	DEATH BENEFIT	OWNER	BENEFICIARY	LIVING-BENEFIT RIDERS	LAST REVIEW
Type policy	*$*	*Type name*	*Type name*	*Terminal / chronic / critical / none*	*Date*
Type policy	*$*	*Type name*	*Type name*	*Terminal / chronic / critical / none*	*Date*
Type policy	*$*	*Type name*	*Type name*	*Terminal / chronic / critical / none*	*Date*

LIVING BENEFITS — PLAIN LANGUAGE

Some policies allow part of the death benefit to be accelerated while the insured is living after a qualifying terminal, chronic, or critical illness or injury. Policy definitions and certifications control.

IMPORTANT LIMITS

Accelerating benefits generally reduces the remaining death benefit and may reduce cash value. Payments may be discounted, fees may apply, and benefits can affect taxes or public assistance. A rider is not automatically a substitute for long-term-care insurance.

QUESTIONS FOR MY POLICY REVIEW

- ☐ How much coverage is needed — and for how long?
- ☐ Which values are guaranteed and which are not?
- ☐ What charges, loans, or withdrawals could affect the policy?
- ☐ How are living benefits triggered and calculated?
- ☐ What happens if premiums or assumptions change?

SIX ACTIVITIES OF DAILY LIVING

☐ Bathing ☐ Continence
☐ Dressing ☐ Eating
☐ Toileting ☐ Transferring

Definitions and certification requirements vary by policy and state.

☐ COVERAGE FITS TODAY ☐ NEEDS REVIEW ☐ NOT SURE

THREE CORE LIFE-INSURANCE CATEGORIES

TERM LIFE

Protection for a stated period, often used for income replacement, mortgage years, or other temporary needs.

WHOLE LIFE

Permanent coverage with scheduled premiums and policy guarantees when requirements are met.

UNIVERSAL LIFE / IUL

Flexible permanent coverage that requires ongoing monitoring of charges, assumptions, and funding.

ACCESS AND ACTION

08

Could someone find what they need tomorrow?

The best plan is current, accessible, understood, and maintained.

SECURE ACCESS CHECK

- ☐ Original signed wills, trusts, powers of attorney, and health directives
- ☐ Deeds, titles, business agreements, and beneficiary confirmations
- ☐ Insurance policies and current in-force illustrations
- ☐ Recent tax returns and professional contact information
- ☐ Safe, lockbox, or safe-deposit instructions
- ☐ Digital vault or password-manager location — not the passwords
- ☐ Medical information and emergency contacts

YOUR PROFESSIONAL AND FAMILY TEAM

ROLE	NAME	PHONE	EMAIL / NOTES
Estate-planning attorney	*Type name*	*Phone*	*Email or notes*
Accountant / tax professional	*Type name*	*Phone*	*Email or notes*
Financial or insurance professional	*Type name*	*Phone*	*Email or notes*
Bank, trust, or custodian contact	*Type name*	*Phone*	*Email or notes*
Emergency family contact	*Type name*	*Phone*	*Email or notes*

YOUR 30-DAY ACTION PLAN

TONIGHT	WITHIN 7 DAYS	WITHIN 14 DAYS	WITHIN 30 DAYS
Choose the one risk or gap you will address first.	Gather documents, statements, beneficiaries, and decision-maker names.	Schedule a planning or review conversation.	Complete one implementation milestone and record the next step.

GUIDEPOST FOR YOUR LOVED ONES

Know whom to call first. Locate signed documents and death certificates. Secure property and business operations. Keep essential bills and insurance current. Follow state-specific probate and tax guidance with qualified professionals.

MY NEXT CONVERSATION

Date: Click or type here
Who should attend: Click or type here
Questions I want answered: Click or type here
First action after the meeting: Click or type here

LIFE EVENTS THAT TRIGGER A REVIEW

☐ Marriage, divorce, or partnership change	☐ Birth, adoption, or new dependent	☐ Death, incapacity, or fiduciary change	☐ Move to another state
☐ Home, business, or major asset purchase	☐ Retirement or employment change	☐ Diagnosis or caregiving responsibility	☐ Major inheritance, debt, or insurance change

WHERE THE CURRENT INFORMATION IS KEPT

Signed plan location	Digital vault / password-manager location	Safe, box, key, or access instructions
Click or type here	*Click or type here*	*Click or type here*

You do not have to finish everything today.

You do need to begin.

Community Solutions can help you move from information to implementation — documents, beneficiary coordination, trust funding, secure storage, and ongoing reviews.

QUESTIONS & NEXT STEPS

Kinji R. W. Ridley, MBA, CFEd
Community Solutions Financial

CONTACT COMMUNITY SOLUTIONS

Text: (484) 309-8630
Office: (484) 900-4005
Email: admin@yourfuture1st.com
Website: www.mywealthbuildingblocks.com
Schedule: Book a planning conversation

SCAN TO SCHEDULE

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NOTICE	**IMPORTANT** This guide is for general educational and organizational purposes. It is not legal, tax, investment, or individualized insurance advice and is not a substitute for signed legal documents. Estate, probate, tax, and insurance rules vary by state and circumstance. Policy contracts and rider language control.

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