FREE FAMILY GUIDE

The Year-End Estate Plan Checklist

7 Parts, 23 Steps · Printable PDF · MVP Law Group, APC

The end of the year is the easiest time to check your estate plan, because everything that changed this year is still fresh. Most of this checklist takes about an hour.

Tick each step as you go. Your progress is saved on this device, so you can come back to it before December 31.

WHY BEFORE DECEMBER 31

What makes the end of the year a good deadline

Some tax decisions, like **this year's gifts and charitable donations**, have to happen before the year ends.

Life changes from the year, such as a **new home, a new baby, or a divorce**, are easy to remember now.

The holidays bring the family together, which makes it **easier to tell people where things are**.

You start January **knowing exactly what, if anything, needs fixing**.

1 Look back at the year

Tick anything that happened to you or your family this year.

- [ ] **A marriage, divorce, or new partner**
  Each one can change who should inherit and who should make decisions.

- [ ] **A birth, adoption, or a child turning 18**
  New children need to be included. A child who turns 18 needs their own documents.

- [ ] **A death in the family**
  Especially anyone named in your plan.

- [ ] **A home purchase, sale, or refinance**
  A refinance can take a home out of a trust without anyone noticing.

- [ ] **A new business, a move, or a change in health**
  Any of these is a reason to review the plan.

2 Find your documents

- [ ] **Locate your will or trust.**
  Know where the signed original is.

- [ ] **Locate your power of attorney for finances.**
  Durable means it keeps working if you cannot act for yourself.

- [ ] **Locate your advance health care directive.**
  It names who makes medical decisions and records your wishes.

3 Check the people you named

- [ ] **Your successor trustee or executor**
  Still the right person, still willing, still able?

- [ ] **Your agent for finances and your health care agent**
  Still close by and still someone you trust completely?

- [ ] **The guardian for your minor children**
  Still the person you would choose today?

4 Review your beneficiaries

- [ ] **Retirement accounts**
  401(k), 403(b), IRA. These pass by the beneficiary form, not by your will.

- [ ] **Life insurance**
  Confirm the primary and backup beneficiaries.

- [ ] **Bank accounts with a payable on death designation**
  Make sure they match the rest of your plan.

5 Check your trust funding

- [ ] **Your home is titled in the trust.**
  Especially after a refinance this year.

- [ ] **New accounts opened this year are titled in the trust or name it as beneficiary.**
  Ask your bank which applies.

- [ ] **Any new real estate or business interests are in the trust.**
  If not, our trust funding checklist walks through each step.

6 Talk to your CPA before December 31

- [ ] **Gifts you want counted for this year**
  The federal annual gift tax exclusion resets every January 1.

- [ ] **Required minimum distributions**
  If you have reached the required age, confirm this year's distribution has been taken.

- [ ] **Charitable donations**
  Gifts you want counted for this tax year need to be made before the year ends.

7 Tell the right people

- [ ] **Make a short list of where everything is.**
  Documents, accounts, insurance, the deed, and passwords.

- [ ] **Tell one trusted person where the list is.**
  Your successor trustee or a family member you rely on.

- [ ] **Schedule any updates for January.**
  If anything on this checklist needs fixing, put a date on it now.

FILL IN AND KEEP WITH YOUR PAPERS

Where my documents are

Document	Where it is	Date signed
Will or trust		
Power of attorney		
Health care directive		
Deed to the home		
Insurance policies		
Account and password list		
MVP Law Group	Estate plan reviews and updates	(818) 788-7881

PLAN REVIEWS

Found a gap? Start January with it fixed

We review existing plans, update trusts, and prepare new plans for California families, in Woodland Hills or by video, in English, Spanish, or Russian.

This checklist is general information about California law as of November 2026, not legal or tax advice, and it does not create an attorney-client relationship. For tax

questions, speak with your CPA. For advice about your estate plan, speak with an attorney. Attorney Advertising.