Kristin Stolte *end-of-life doula*

END-OF-LIFE FINANCIAL PLANNING CHECKLIST

Last Will and Testament
☐ Appoint an executor
☐ Name guardians for minor children
☐ Specify asset distribution
Must be signed and dated by the testator and witnessed by two adults without a financial interest.

Living Trust (Revocable Trust)
☐ Avoid probate by placing assets into a living trust
☐ Appoint a successor trustee
Amend as needed during your lifetime.

Durable Power of Attorney (Financial)
☐ Designate someone to manage finances if incapacitated
☐ Sign and notarize
Choose effective date: immediately or upon incapacity.

Advance Health Care Directive
☐ Appoint a health care agent
☐ Specify wishes about life support and organ donation

California Transfer on Death Deed (TOD Deed)
☐ Transfer real property directly to beneficiary on death
Must be recorded within 60 days of signing, only valid for certain residential property.

Beneficiary Designations
Update forms for:
☐ Life insurance
☐ Retirement accounts
☐ Bank and/or brokerage Payable on Death/ Transfer on Death accounts
Ensure designations are current.

Digital Assets and Account Access
☐ Document all online accounts with URLs, usernames, and passwords
☐ If possible, use a password manager
☐ Designate a digital executor

Real Property Records
☐ Ensure titles are accurate
☐ Consider joint tenancy or trust placement

Vehicle Transfer
☐ Submit Transfer on Death beneficiary designation with California DMV

Funeral and Burial Arrangements
☐ Pre-plan and pre-pay if possible
☐ Prepare Final Disposition Authorization

Inventory of Assets and Debts
☐ List real estate, accounts, retirement, vehicles, personal property, debts
☐ Document all recurring debts / auto-withdrawals

Contact List for Key Advisors & Care Providers
☐ Include attorney, financial advisor, insurance agent, CPA, all care providers

Safe Storage and Access
☐ Store documents safely
☐ Ensure trusted individuals know access procedures
☐ Delegate specific reponsibilties / create a team if possible