End of life planning checklist: getting your affairs in order, step by step

Key facts

- Only 24% of American adults had a will in 2025, down from 33% in 2022, and 43% of those without one said they "just haven't gotten around to it" (Caring.com 2025 study, checked 2026-09-17).
- The National Institute on Aging recommends reviewing your plans at least once a year, and after major life events like divorce, a move, or a big health change (National Institute on Aging, checked 2026-09-17).
- Beneficiary designations on retirement accounts, insurance policies, and similar accounts "supersede will and trust provisions" (Fidelity, checked 2026-09-17).
- A durable financial power of attorney "automatically ends at your death"; afterward only your executor can act (Nolo, checked 2026-09-17).
- Every will-signing needs at least two adult witnesses; notarization is not required, but a notarized self-proving affidavit lets probate skip witness testimony (Nolo, checked 2026-09-17).
- Medicare Part B covers advance care planning at no cost during your yearly Wellness visit if the provider accepts assignment (Medicare.gov, checked 2026-09-17).
- For deaths in 2026 the federal estate tax basic exclusion amount is $15,000,000 per person, so most estates owe no federal estate tax (IRS, checked 2026-09-24).
- Separately, the IRS lets you give up to $19,000 per recipient in 2026 without touching your lifetime exemption or filing a gift tax return (IRS, checked 2026-09-24).

This guide is general information for people in the United States. It is not legal, tax, financial, or medical advice. State rules differ; check your state's forms or a professional for your situation.

The master checklist

Print this and check items off.

Legal documents

- [ ] Will signed with two witnesses, self-proving affidavit added
- [ ] Durable power of attorney signed; agent and bank have copies
- [ ] Living will and health care proxy on my state's form; proxy and doctor have copies
- [ ] HIPAA release naming who may talk to my doctors
- [ ] Beneficiary designations confirmed on every retirement, life insurance, POD, and TOD account
- [ ] Trust (if used) signed and assets retitled
- [ ] Guardian named for minor children; caretaker arranged for pets

Practical information

- [ ] Identity documents and their location
- [ ] Key people, roles, and phone numbers
- [ ] Every account and institution (no passwords)
- [ ] Insurance policies and agents
- [ ] Property, vehicles, safe deposit box
- [ ] Debts, bills, subscriptions, and how each is paid
- [ ] Digital accounts, emergency access plan, legacy contacts set
- [ ] Pets: vet, care, who takes them
- [ ] Medications, conditions, health insurance
- [ ] Funeral wishes, organ donation, prepaid arrangements
- [ ] Letter of instruction and personal letters
- [ ] Location of every original document

Storage, sharing, review

- [ ] Everything in one fire- and water-safe place, digital copy shared with the executor
- [ ] One trusted person knows where it all is
- [ ] Yearly review date set; legal documents reviewed within 3 to 5 years

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