



Estate Planning Family Conversation Checklist

Use this checklist to guide family discussions about estate planning. Review these topics every three years or when life changes occur. Mark any areas you want to discuss or that may need updates.

How to Use This Checklist

1. Schedule time with loved ones to discuss these topics.
2. If you answer yes to any of these questions, consider contacting your estate planning attorney. This will help ensure your plan reflects your decisions.
3. Keep this checklist handy for future family conversations.

Family and Relationship Updates

YES NO

- | | | |
|--------------------------|--------------------------|---|
| ☐ | ☐ | Are there new family members (through marriage, birth, or adoption)? |
| ☐ | ☐ | Have there been changes like divorce, a spouse's passing, or retirement? |
| ☐ | ☐ | Are your chosen decision-makers (Trustees, Powers of Attorney, or Executors) still the right people for the role? |
| ☐ | ☐ | Have you had any personal changes in health or wealth? |

Beneficiaries and Special Concerns

YES NO

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|--------------------------|--------------------------|--|
| ☐ | ☐ | Are there changes to beneficiaries due to health, lifestyle, or financial circumstances? |
| ☐ | ☐ | Do you have concerns about any family member managing an inheritance responsibly? |
| ☐ | ☐ | Do you have concerns about any family member needing asset protection? (e.g. regarding career, anticipated divorce, or poor decision making) |

Health and Long-Term Care Planning

YES NO

- ☐ ☐ Are you prepared for potential long-term care needs?
- ☐ ☐ Would you like to explore how Medicaid can help cover nursing home costs, which in NC may exceed \$8,000 per month?

Property and Financial Planning

YES NO

- ☐ ☐ Are all real estate and financial accounts titled in alignment with your estate plan?
- ☐ ☐ Do you own an IRA, 401(k), or pension worth over \$1 million?
- ☐ ☐ Have you reviewed beneficiary designations for your retirement accounts?
- ☐ ☐ Have you or your family received or are expecting any large inheritances?
- ☐ ☐ Would you like to discuss strategies to protect your wealth from unnecessary taxes or fees?



Planning together helps ensure your wishes are clear and reduces stress during challenging times.