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 Wills and Estate Planning Study of 2,500+ adults, checked 2026-09-17).
- The National Institute on Aging says to "review your plans at least once each year and when any major life event occurs, like a divorce, move, or major change in your health" (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"; after that, only the executor named in your will 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 the will enter probate without the witnesses testifying (Nolo, checked 2026-09-17).
- Medicare Part B covers advance care planning, and you pay nothing when it is part of your yearly Wellness visit and 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 2026-09-17).

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

The master checklist

Print this and check items off.

Legal documents

- [ ] Will signed with two adult witnesses, plus self-proving affidavit
- [ ] Durable financial power of attorney signed; agent has a copy; bank has confirmed it
- [ ] Living will and health care power of attorney on my state's form; copies with proxy and doctor
- [ ] HIPAA release naming who may talk to my doctors
- [ ] Beneficiary designations confirmed on every retirement account, life insurance policy, POD and TOD account
- [ ] Trust (if used) signed and assets retitled into it
- [ ] 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, with a 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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