Estate planning checklist: the documents you need, and how to get them made

Key facts

- Core estate planning documents are a will, a durable power of attorney for finances, and often a living trust; health care planning adds a living will and a durable power of attorney for health care (National Institute on Aging, checked 2026-09-21).
- Most states require a will to be signed and witnessed by at least two disinterested adults who are not beneficiaries; a few states require three, and notarization rules vary by state (NCOA, checked 2026-09-21).
- The federal estate tax applies only to estates above $15,000,000 for deaths in 2026, so most people never owe it; some states have their own, lower thresholds (IRS, checked 2026-09-21).
- An attorney-drafted simple will typically runs $300 to $1,000, and a full plan with a trust and health care documents typically runs $2,000 to $5,000 or more (NCOA, checked 2026-09-21).
- Online will packages typically start around $99 to $199 for a single will, and $499 to $599 when a revocable living trust is included (LegalZoom, Trust & Will, checked 2026-09-21).
- A health care power of attorney does not automatically let your agent see your medical records; HIPAA treats a signed authorization, or documented legal authority, as what a provider needs before releasing records to someone else (HHS.gov, checked 2026-09-21).
- Review your estate plan at least once a year, and again after a marriage, divorce, move, birth, or major change in health (National Institute on Aging, checked 2026-09-21).

What is an estate planning checklist?

An estate planning checklist is the short list of legal documents that decide who manages your money and health care if you cannot, and who gets your property when you die. The National Institute on Aging groups this into two jobs: planning for your estate and finances, and planning for your future health care (National Institute on Aging, checked 2026-09-21). What matters most is that the documents exist, are signed correctly for your state, and stay current. This checklist covers what you sign now; see the executor checklist for what a family does after a death.