RG GERMAN LAW

Year-End Estate Planning Checklist

Confirm Your Core Documents Are Current

- [ ] Do they reflect your current family structure and relationships?
- [ ] Are your chosen executors, trustees, and guardians still the right people?
- [ ] Have you added or sold any major assets?

Audit Your Beneficiary Designations

- [ ] Check both primary and contingent beneficiaries.
- [ ] Make sure everything matches your overall plan.
- [ ] Consider whether naming a trust as a beneficiary makes sense for you.

Review Your Decision-Makers

- [ ] Are your chosen agents still willing and able?
- [ ] Are they close enough to help if needed?
- [ ] Do they understand your wishes?

Check Ownership and Titling of Assets

- [ ] Real estate, vehicles, and bank accounts should match your trust or ownership plan.
- [ ] Business interests and investment accounts may require special steps.

Align Charitable Giving With Your Tax Strategy

- [ ] Qualified charitable distributions from retirement accounts
- [ ] Donor-advised funds for long-term giving
- [ ] Donating appreciated stock to help reduce capital gains

Take Stock of Insurance and Liquidity

- [ ] Is your coverage still enough for your family's needs?
- [ ] Will your estate have cash available for taxes, debts, and expenses?

Schedule a Professional Review for 2026

- [ ] Laws change, tax limits shift, and strategies evolve. Stay proactive.