

Getting Your Estate Plan Ready: A Massachusetts Worksheet

What to gather and decide before you meet with us

Estate planning sounds heavier than it is. Most plans come down to a few documents and a handful of clear decisions about your people and your property. Fill out this worksheet before your first meeting, and you will walk in ready. We will spend our time on your questions instead of on paperwork you could have noted at your kitchen table.

How to use this: Write down what you know, and leave a blank where you are unsure. The blanks are exactly what we talk through together. This is general information about Massachusetts estate planning, not legal advice. We will tell you which documents actually fit your situation.

The documents most plans include

You do not need all of these, and your plan may need something not listed. This is the common starting set.

- Will.** Names who inherits, who carries out your wishes, and who would raise your young children.
- Durable power of attorney.** Lets someone you trust handle your finances if you cannot.
- Health care proxy.** Names the person who makes medical decisions for you if you are unable to. In Massachusetts, this is the key health care document. The state does not use "living wills" the way some others do, so the proxy does the work.
- HIPAA authorization.** Lets your chosen people talk to your doctors and see your records.
- Trust.** Not everyone needs one. Ask us whether a trust fits your goals, your family, or the size of your estate.

Part I: Take stock of what you own and owe

A rough picture is fine. We are not asking for exact figures, just enough to plan well.

What you own

- Home and other real estate: _____
- Checking and savings: _____
- Retirement accounts (401k, IRA): _____

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- Investment accounts: _____
- Life insurance (and who the beneficiary is now): _____
- Vehicles: _____
- Business interests: _____
- Valuables (jewelry, collections, heirlooms): _____
- Digital assets (online accounts, photos, crypto): _____

What you owe

- Mortgage: _____
- Loans and lines of credit: _____
- Other debts: _____

Note for couples and homeowners: how an asset is titled, and who is named as a beneficiary, can matter more than your will. Bring that information and we will check it.

Part 2: The people in your plan

Pick a first choice and a backup for each role. Naming a backup now saves trouble later.

Who inherits, and roughly what _____

Personal representative (the executor who settles your estate) - First choice: _____
 Backup: _____

Guardian for minor children (who would raise them) - First choice: _____ Backup: _____

Agent for finances (under your durable power of attorney) - First choice: _____ Backup: _____

Health care agent (under your health care proxy) - First choice: _____ Backup: _____

Part 3: Your wishes

There are no wrong answers. Note anything that matters to you.

- Specific gifts (an item or amount to a particular person): _____
- Charitable gifts: _____
- Anyone you want to leave out, and why: _____

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- Care for pets: _____
 - What should happen to your digital accounts and photos: _____
 - Funeral or burial preferences, if you want them written down: _____
 - Questions you want to ask us: _____
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Part 4: Bring these to your meeting

- This worksheet, filled in as far as you got
 - Any **existing will, trust, or powers of attorney**
 - Deeds** for property you own
 - Recent **account and retirement statements** (a summary is fine)
 - Names and contact information for the **people you chose** above
 - Names of your **accountant or financial advisor**, if you have them
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Ready to put your plan in place?

Call Dunn & Phillips, P.C. at **(413) 787-9955**. We help Western Massachusetts families plan in plain language, without the stiffness you might expect from a law office. The first conversation is free.

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