Estate Planning Checklist

Forever Flowing: A Simple Guide to Planning Your Legacy

Creating an estate plan is one of the most meaningful ways you can care for your loved ones while supporting the causes that matter most to you. Whether you're just getting started or updating an existing plan, use this free checklist from West Virginia Rivers Coalition to help organize your plans.

Personal Information

☐ Create a list of your important personal information.

☐ Make a list of your assets, including:

- Bank accounts
- Retirement accounts (401(k), IRA, etc.)
- Investment accounts
- Real estate
- Vehicles
- Business interests
- Personal property
- Digital assets

☐ Make a list of your debts and financial obligations.

☐ Store important documents in a secure location and let someone you trust know where to find them.

Your Will

☐ Create a will if you don't already have one.

☐ Review your existing will to ensure it reflects your current wishes.

☐ Name an executor to carry out your wishes.

☐ Name guardians for minor children, if applicable.

Beneficiary Designations

Review the beneficiaries on your:

☐ Life insurance policies

☐ Retirement accounts

☐ Investment accounts

☐ Bank accounts with payable-on-death designations

Remember: Beneficiary designations generally override what is written in your will.

Healthcare Decisions

☐ Complete a Healthcare Power of Attorney.
☐ Create an Advance Healthcare Directive (Living Will).
☐ Discuss your healthcare wishes with your loved ones.

Financial Planning

☐ Create a Durable Financial Power of Attorney.
☐ Review insurance coverage.
☐ Meet with your financial advisor if needed.

Digital Life

☐ Make a list of online accounts.
☐ Record how trusted individuals can access important digital information.
☐ Document passwords using a secure password manager.

Family Conversations

☐ Talk with your family about your wishes.
☐ Let your executor know they have been selected.
☐ Share where important documents are stored.

Leaving a Legacy

If charitable giving is important to you, consider including your favorite nonprofit in your estate plans.

You can make a future gift through:
☐ A gift in your will or trust
☐ Retirement account beneficiary designation
☐ Life insurance beneficiary designation
☐ Donor Advised Fund succession
☐ Charitable trust
☐ Endowment gift
☐ Other planned giving option

Review Regularly

Estate plans should be reviewed after major life events, including:
☐ Marriage or divorce
☐ Birth or adoption of a child

☐ Death of a loved one
☐ Retirement
☐ Significant financial changes
☐ Every 3 to 5 years, even if nothing has changed

Need Help Getting Started?
Our free **Estate Planning Webinar** can help you understand the basics of wills, beneficiary designations, and charitable giving.

You can also explore additional planned giving resources by visiting our Planned Giving webpage.

Your Legacy Can Keep West Virginia's Rivers Forever Flowing.
Thank you for considering a gift that will protect clean water, healthy rivers, and vibrant communities for generations to come.

Disclaimer: This checklist is provided for educational purposes only and is not intended as legal or tax advice. Please consult your attorney, financial advisor, or tax professional when creating or updating your estate plan.

If you choose to include WV Rivers Coalition in your plans, we'd love the opportunity to thank you and ensure your gift supports the future you envision. Contact Becky Conrad, Development Director, at bconrad@wvriver.org to discuss your plans.