FREE GUIDE

Houston Family Estate Planning Checklist

A simple, step-by-step guide to protect your family, avoid Texas probate, and make sure your wishes are honored. Print this out and check off what you already have.

1. The core documents every Texas family should have

- ☐ **Revocable living trust** — keeps your estate out of probate, private, and managed smoothly if you become incapacitated.
- ☐ **Pour-over will** — names a guardian for minor children and catches any asset not titled in your trust.
- ☐ **Durable (statutory) power of attorney** — lets someone you trust manage your finances if you can't.
- ☐ **Medical power of attorney** — names who makes healthcare decisions for you.
- ☐ **Directive to physicians (advance directive / "living will")** — documents your end-of-life wishes.
- ☐ **HIPAA authorization** — lets loved ones access your medical information when needed.
- ☐ **Declaration of guardian in advance** — names who would care for you or your children if ever required.

2. Review your beneficiary designations

Most-missed step	Your beneficiary designations **override your will**. If they're outdated, the rest of your plan may not matter. Check both **primary and contingent** beneficiaries and update after every marriage, divorce, birth, or death.

- ☐ Life insurance policies
- ☐ IRAs, 401(k)s, and 403(b)s
- ☐ Annuities
- ☐ Bank & brokerage accounts (payable-on-death / transfer-on-death)

3. Texas-specific tools & facts

- ☐ **Transfer on Death Deed** for your home — passes real estate to your heirs without probate.
- ☐ **Community property** — understand how Texas treats assets owned with your spouse.
- ☐ **No Texas estate or inheritance tax** — only the federal estate tax applies, and only above the federal exemption.
- ☐ Confirm how each major asset is **titled** — titling controls who inherits, sometimes more than your will.

4. Gather & organize

- ☐ A written inventory of accounts, property, and business interests
- ☐ All insurance policies (life, health, long-term care, annuities)
- ☐ Digital assets & passwords (email, banking, photos, social accounts)
- ☐ Where your documents are stored — and who has copies
- ☐ A list of your advisors: attorney, CPA, and insurance / financial agent

5. Keep it current

- ☐ Review your plan every **3–5 years** — or sooner after a major life event
- ☐ Update after marriage, divorce, a birth, a death, a move, or a big change in assets
- ☐ Make sure the people you named still know their roles and have what they need

Want a second set of eyes on where you stand?

Book a free 15-minute estate planning review — call (832) 930-7636 or visit mylegacystewards.com