



THE 12 DAYS OF ESTATE PLANNING

Quick-Start Holiday Checklist Form

Don't tackle everything at once. Choose 1–3 boxes to check off this month. Small steps now can change your family's future.

1. EMERGENCY CONTACTS & POWERS OF ATTORNEY

- Find your healthcare and financial Power of Attorney documents.
- Confirm the people you named are still willing and able to serve.

2. YOUR WILL

- Locate your original, signed Will (not just a copy). Is your Will more than 5 years old?
- Note any obvious changes since you signed it (marriage, divorce, births, deaths).

3. IMPORTANT PAPERS & “SPECIAL STUFF”

- Choose ONE place to keep key papers (Will, Powers of Attorney, insurance, deeds).
- Download or update your “Special Stuff” list and jot down heirlooms, jewelry, and other items, and who you’d like to receive them.

4. BENEFICIARIES

- List where you have beneficiaries (401(k), IRA, life insurance, etc.).
- Using Edwards Group’s beneficiary designations form, check at least ONE account and confirm or update the beneficiary.

5. YOUR HOME & FUTURE LIVING

- Walk through your home and pick ONE safety fix (grab bar, better lighting, non-slip mat).
- Write down where you’d prefer to live if stairs or driving become difficult.

6. HEALTH & ABILITY CHECK-IN

- List any new diagnoses, surgeries, or big health changes from this year.
- Ask: How have these changes impacted my day-to-day life? Are there adjustments I need to make (help with chores, driving, medications, exercise, or memory tasks)?
- Ask one trusted person, “Have you noticed any changes you’re worried about?”

7. BILLS & BUDGET BASICS

- List your top 5 monthly bills and how they're paid today.
- Put at least ONE essential bill on automatic payment (or make a plan to).

8. LEGACY & VALUES

- Choose three words for how you want your later years to feel (for example: peaceful, independent, surrounded by love).
- Share those words with a loved one over coffee, dessert, or a car ride.

9. "WHAT-IF" PLAN

- Answer in writing: "If I were suddenly in the hospital, who should be called first?"
- Tell at least one trusted person where your key papers are kept.

10. MONEY & PLANNING CONVERSATIONS

- Casually mention one planning step you've taken. ("We updated our Will" or "We're meeting with our estate planner soon.")
- Share this checklist or the full "12 Days of Estate Planning" article with family.

11. DIGITAL LIFE & PASSWORDS

- Make a simple list of your most important online accounts (email, bank, investments).
- Decide how a trusted person could access them in an emergency (password manager, written list in a safe place, etc.).

12. NEXT RIGHT STEP

- Write down your biggest estate planning question or worry.
- When you're ready, reach out to a trusted estate planning firm for guidance.
If you don't have one yet, Edwards Group is here to help families take the next step when the time feels right.

A GIFT TO YOUR FAMILY

Every box you check brings more peace of mind—for you and the people you love. At Edwards Group, we believe your estate plan should be about meaning as much as money, and that planning can be a multi-generational, family experience. From our family to yours, Merry Christmas and Happy Holidays.

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