

The background of the image features silhouettes of a man on the left holding a young child, and a woman on the right standing with her back to the camera. They are set against a soft, colorful sunset sky with hues of orange, red, and blue. The overall mood is serene and family-oriented.

Estate.Studio™

Estate Planning Checklist

LEGAL DISCLAIMER

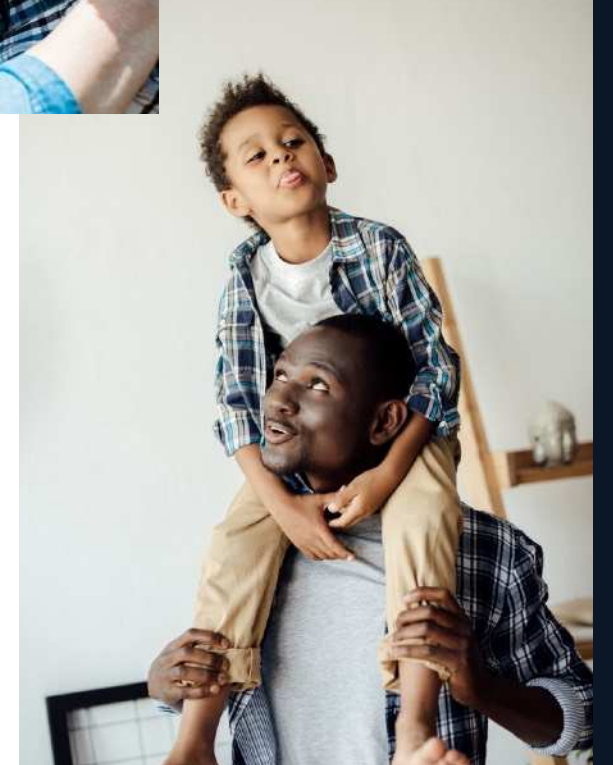
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GUIDE CONTENTS

While navigating these pages, remember that this isn't just about assets and documents. It's about your legacy, your family's security, and ensuring your wishes are respected and fulfilled.

1. Estate Planning Simplified
2. The #1 Person NOT to Forget When Planning
3. The Estate Planning Companion
4. Estate Planning Resources



ESTATE PLANNING SIMPLIFIED

Congratulations on taking the first steps forward in your estate planning journey. *Really.*

Estate planning can be one of the most beneficial things you can do for yourself and your loved ones. It's also incredibly easy to procrastinate and put off for later. But the truth is, none of us knows what the future holds.

Estate planning is for everyone. Let us guide you through your journey so you're more informed and better equipped to make the right decisions for you and your family.



WHAT IS ESTATE PLANNING?

Estate planning is a proactive process that involves organizing and managing your affairs and assets, both during your life and after your passing. It encompasses a range of activities, from designating heirs for your property to ensuring your healthcare wishes are followed.

It's about giving you peace of mind, knowing that your wishes will be honored so you and your loved ones will be cared for in the best possible way.



DO I HAVE AN **ESTATE?**

Yes! Every adult has an estate. You don't need significant wealth to have an estate. Your estate is a collection of everything you own — big or small.

Estate.Studio™

ESTATE PLANNING MYTH

Most people think estate planning is just about assets and beneficiaries.



ESTATE PLANNING REALITY

But there's a lot more to consider. Things you haven't thought of could impact you and your loved ones.





WHY DOES IT MATTER?

This report serves as your compass in the world of estate planning. It helps you understand where you are and charts a course for where to go next. It reveals gaps that need to be addressed and risks that need to be mitigated.

You are taking control of your legacy. You're ensuring your wishes will be respected, loved ones will be cared for, and assets will be distributed as you intend. Protect the ones you love.



THE RISKS

From lost assets to unfulfilled end-of-life wishes, the risks are real.

Strained Relationships: Inadequate planning can create conflicts among family members over asset distribution and interpretations of your wishes.

Legal Disputes: The absence of valid estate documents can lead to complicated and costly legal battles.

Unfulfilled Wishes: Lack of clarity in end-of-life wishes could result in family fighting and other actions you never intended.

Financial Pitfalls: Debts and liabilities can become a burden, reducing the inheritance for your beneficiaries.

Tangled Web: Leaving a complex mess of digital and physical assets for loved ones to sort out adds unnecessary stress during a painful time.

Personal Exposure: Left unprotected, sensitive personal data may lead to theft or misuse.



WHAT IS PROBATE?

When someone dies, their estate usually goes through probate. Probate is the legal process of administering a person's estate upon their passing, where a probate court typically examines and distributes the assets.

This process starts by determining whether the deceased left a valid will, which typically outlines how the assets will be distributed, simplifying the process. Without a will or testamentary document, the court follows the state's legal guidelines to distribute the assets. This can lead to a costly, painful process that usually takes years to resolve, especially if creditors are involved.

FAST | SLOW

PROBATE COURT COST

Estate value is between:

<\$100K: \$3,000

\$100K and \$900K: 3% of the estate's value

\$1M and \$3M: 2.5% (\$25K+)

\$3M and \$5M: 2% (\$60K+)

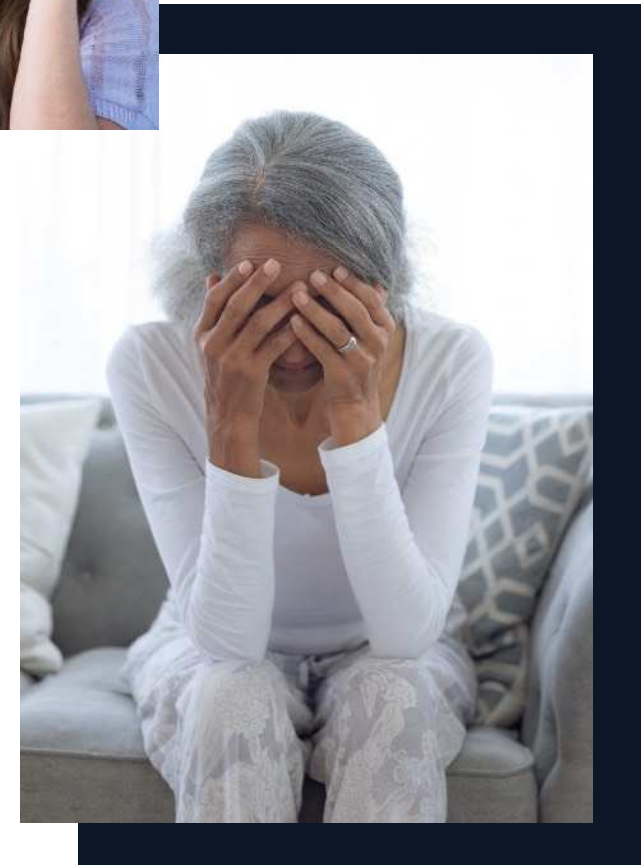
\$5M and \$10M: 1.5% (\$75K+)

\$10M+: 1% (\$100K+)

6-12 months: Minimum

These costs are 100% avoidable.

Estate administration complications occur regularly and can exponentially increase costs. Amounts vary by state.





ESTATE DOCUMENTS

There are a few documents to be familiar with:

- **Advanced Care Directives.** A written statement of your wishes regarding medical treatment, often including a living will and a healthcare proxy, used if you become unable to communicate or make decisions.
- **Deed.** A legal document representing property ownership that can also be used to transfer property ownership from one person to another.
- **Last Will & Testament.** A legal document where you specify how you want your property and assets distributed after your death, and you can also name guardians for any minor children.
- **Living Will.** A document that outlines your preferences for medical treatment and care if you become unable to communicate or make decisions for yourself.

ESTATE DOCUMENTS

- **Healthcare Proxy.** A document that designates someone to make medical decisions for you if you are incapacitated and unable to communicate your medical treatment preferences.
- **Power of Attorney (POA).** A document that gives someone else the authority to make decisions on your behalf, usually related to financial matters or healthcare, especially if you're unable to make those decisions yourself.
- **Promissory Note.** A written agreement where one party promises to pay another a certain amount of money by a specified date.
- **Title.** A title is a legal document representing property ownership, such as a house or a vehicle. It provides proof of who owns the property. When a property is sold, the title is transferred to the new owner to officially show the change in ownership.
- **Trust.** A legal arrangement where one person (the trustee) holds and manages property or assets for the benefit of someone else (the beneficiary).



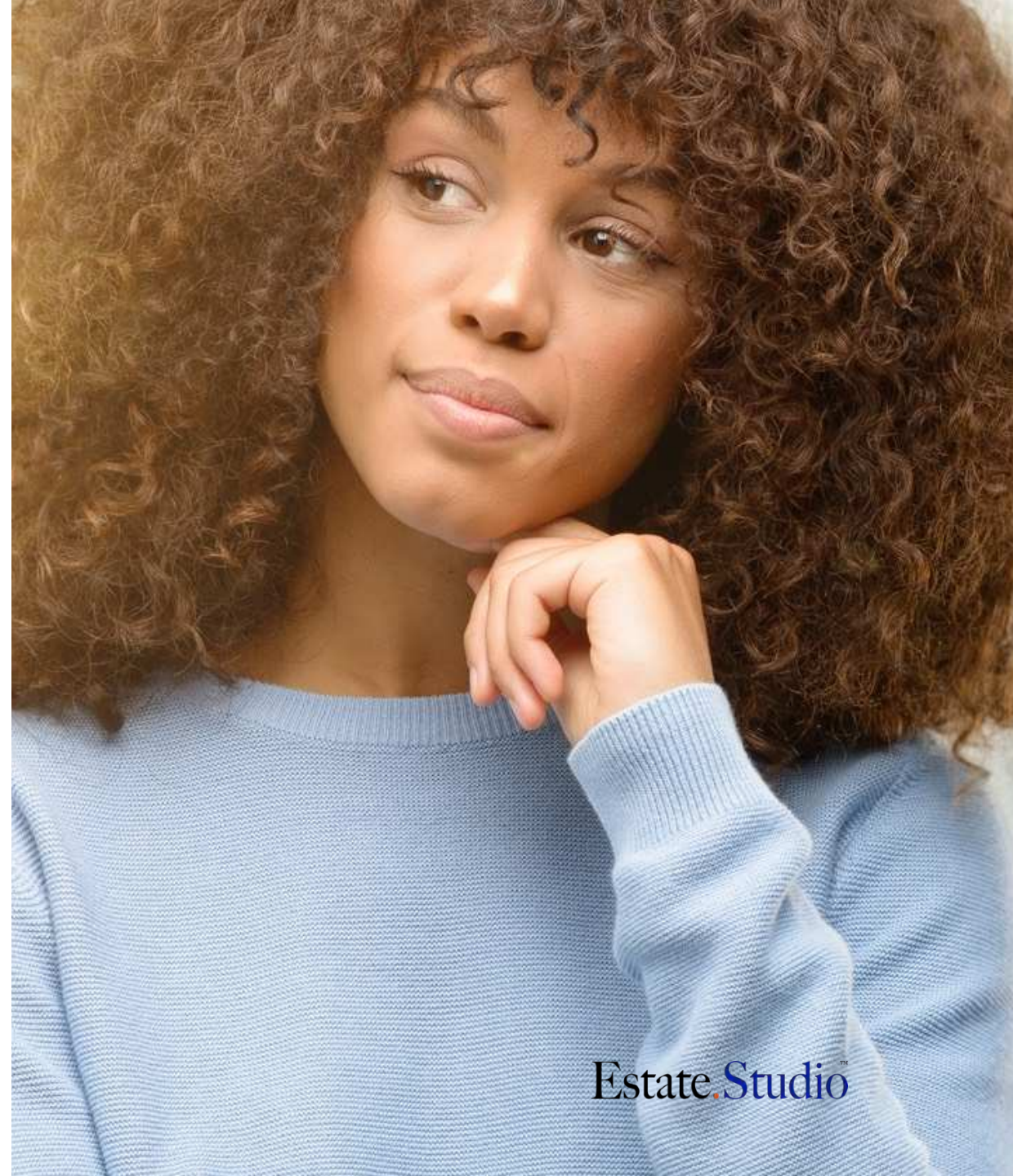


WHO'S WHO?

- **Beneficiary.** A person or entity designated to receive assets or other benefits.
- **Decedent.** A person who has died.
- **Descendent.** A person who is directly related to you and comes after you, like your children, grandchildren, and great-grandchildren. They are the family members who stem from you on a family tree.
- **Executor.** The person appointed by a testator (or court) to carry out the terms of the will or testamentary document.
- **Guardian.** The person legally appointed to care for and make decisions on behalf of another person.
- **Health Care Proxy.** Similar to a Health Care Surrogate. The difference is the proxy is appointed to the role when no surrogate has been designated.
- **Health Care Surrogate.** The person you authorize to make medical decisions for you when you cannot.

WHO'S WHO?

- **Heir.** Similar to a beneficiary. The difference is that an heir is also a descendent (or close relative) of the decedent. When there's no will, heirs become the beneficiaries.
- **Testator.** A deceased person with a will or testamentary document (gender-neutral).
- **Testatrix.** This is an antiquated term for a female testator. While testatrix is not commonly used, you may still see the term in some states.
- **Trustee.** A trustee is a person or entity appointed to manage and administer assets for the benefit of a third party. The trustee is responsible for handling the assets according to the terms of the trust agreement and in the best interests of the beneficiaries.
- **Trustor.** A trustor, also known as a settlor or grantor, is the person who creates a trust. They transfer ownership of their assets into the trust, setting out terms for how these assets should be managed and distributed by the trustee to the beneficiaries.





The **#1 Person** NOT to Forget When Planning.

With all of the buzz about assets and beneficiaries, one person is often forgotten about in the planning process — ***you***.

There may come a time when you cannot care for yourself due to incapacitation, illness, or disability, leaving you reliant on a caregiver. Choosing the wrong caregiver can leave you particularly vulnerable. Neglect, isolation, abuse, and theft are all very real threats. Your caretaker plays a profound role in your quality of life.

With advanced care directives, you're documenting your wishes for care, so you aren't leaving things to chance.

Life is **unpredictable**, and change is **inevitable**, but leaving your loved ones unprotected isn't. **Safeguard** their future.

Estate Studio™

Your dependable companion, helping you stay organized as you plan for the future.

The screenshot shows the Estate Studio dashboard for Charlotte Altamirano, who joined on April 8, 2024. The interface includes a navigation sidebar on the left with icons for home, documents, reports, assets, protection, family, and security. The main content area features a 'Welcome to your Estate Plan' header with a profile picture and status: 'Single/In A Relationship' and '0 Dependents'. Below this is the 'Estate Planning Risk Score' section, which includes a 'Retake RME Assessment' button and a 'Generating Report' indicator. The risk score is broken down into four categories: Overview (62.27%), Family (98.5%), Protection (19.3%), and Financial (69%). Each category has a progress bar and a risk level indicator (Minimal, Significant, or Moderate). The Overview section shows Family (Minimal Risk), Protection (Significant Risk), and Finance (Moderate Risk). The Family section shows Dynamics (100%), Guardianship (100%), and Conflicts (95.5%). The Protection section shows Risk (58%), Courts (0%), and Storage (0%). The Financial section shows Assets (76%), Debts (100%), and Tax (31%). At the bottom of the dashboard, there are three sections: 'Asset Allocation' (0 Assets), 'Essential Insurance Cover' (0 Policies), and 'Estate Planning Documents' (0/6 Documents), each with a 'View All' link. On the right side, there is a 'Missing Information' section with a checklist of tasks: 'Complete the RME Assessment' (checked), 'Populate your profile' (checked), 'Add contacts' (3 items), 'Add estate planning documents' (4 items), and 'Add assets and liabilities' (5 items).



Asset and Liability Inventory

Compile a comprehensive list of all your assets and debts for a clear financial picture for your family so they aren't left searching.



Representatives and Beneficiaries

Decide, document, and centralize information on who will inherit your assets, who will manage your estate, and how essential decisions are made.



Legal and Other Documentation

Secure your future by storing essential documents such as wills, trusts, and powers of attorney, guaranteeing your wishes are upheld.



Secure "Digital Estate" Storage

Keep your "digital estate" updated in a secure platform to make it easy for others to find and manage your estate when you cannot.

Estate planning records at your fingertips.

Effortlessly Manage Estate Documents

Our platform makes it simple to store, update, and retrieve your essential estate planning records, from wills to trusts and powers of attorney. Secure access means your vital information is always ready when needed, giving you and your loved ones clarity and assurance for the future.

The screenshot displays the Estate Studio interface. At the top left, the logo "Estate.Studio" is visible. A navigation sidebar on the left contains icons for home, search, documents, and other features. The main header is a blue bar with the title "Estate Planning Records" and a sub-header: "Find and manage all your vital estate planning records here. Keep these crucial records up-to-date and in one central place for accessible and organized legacy planning." Below the header is a search bar labeled "Search Records...". To the right of the search bar, there is a notification "3 of 6 documents uploaded" and an "Add New" button. The central part of the interface is a table with the following columns: Document Type, Attachment, Last Updated, Associations, and Notes. The table contains six rows of data:

Document Type	Attachment	Last Updated	Associations	Notes
Health Care Surrogate	Awaiting Upload	N/A		
Last Will & Testament	Will & Testament.pdf	February 27, 2024		
Letter Of Instruction	Letter Of Instruction.pdf	N/A		
Living Will	Awaiting Upload	N/A		
Power Of Attorney	Power Of Attorney.pdf	N/A		
Trust	Awaiting Upload	N/A		

Below the table is an "Activity Feed" section with a dropdown menu set to "Estate Documents". It shows two activity items:

- This week**
 - Last Will & Testament - Updated | Kelly Taylor ESTATE DOCUMENTS 6 Days Ago
Estate Document Record Updated
- Older**
 - Power Of Attorney - Created | Kelly Taylor ESTATE DOCUMENTS 1 Month Ago

Every vital relationship in one accessible location.

A Lifetime of Connections

Whether it's legal advisors, financial planners, business partners, or family members, you'll ensure that the executor of your estate has the information they need at their fingertips.


This centralization simplifies the executor's task, providing a clear roadmap to honor your wishes, easing the transition for your loved ones and ensuring your legacy is preserved exactly as you envision.

Estate Studio

Family & Dependents

Description	Name	Age
Child (Adult/Minor)		
	Abby Taylor	7
	Jack Taylor	10
	Katie Taylor	15
Parent		
	Barry Cyril	76
Real Estate Agent		
	EH Eddie Howe	
Friend		
	Frank McKinney	42
Spouse		
	Kenneth Taylor	42
Customer		
	TF Tom Fisher	

View Contact

 **Barry Cyril**
Joined: January 20, 2024 [Edit](#)

Trusted Party Yes No

Contact At Death Yes No

Emergency Contact Yes No

Is Dependent Yes No

[Personal Information](#) [Associations](#) [Beneficiaries](#) [Notes](#)

Relationship
Individual

Marital Status
Married

Date of Birth
June 12, 1947

Contact Number
+1-322-222-2331

Physical Address (Primary)
212 First Stamford Pl, Stamford, Connecticut, United States

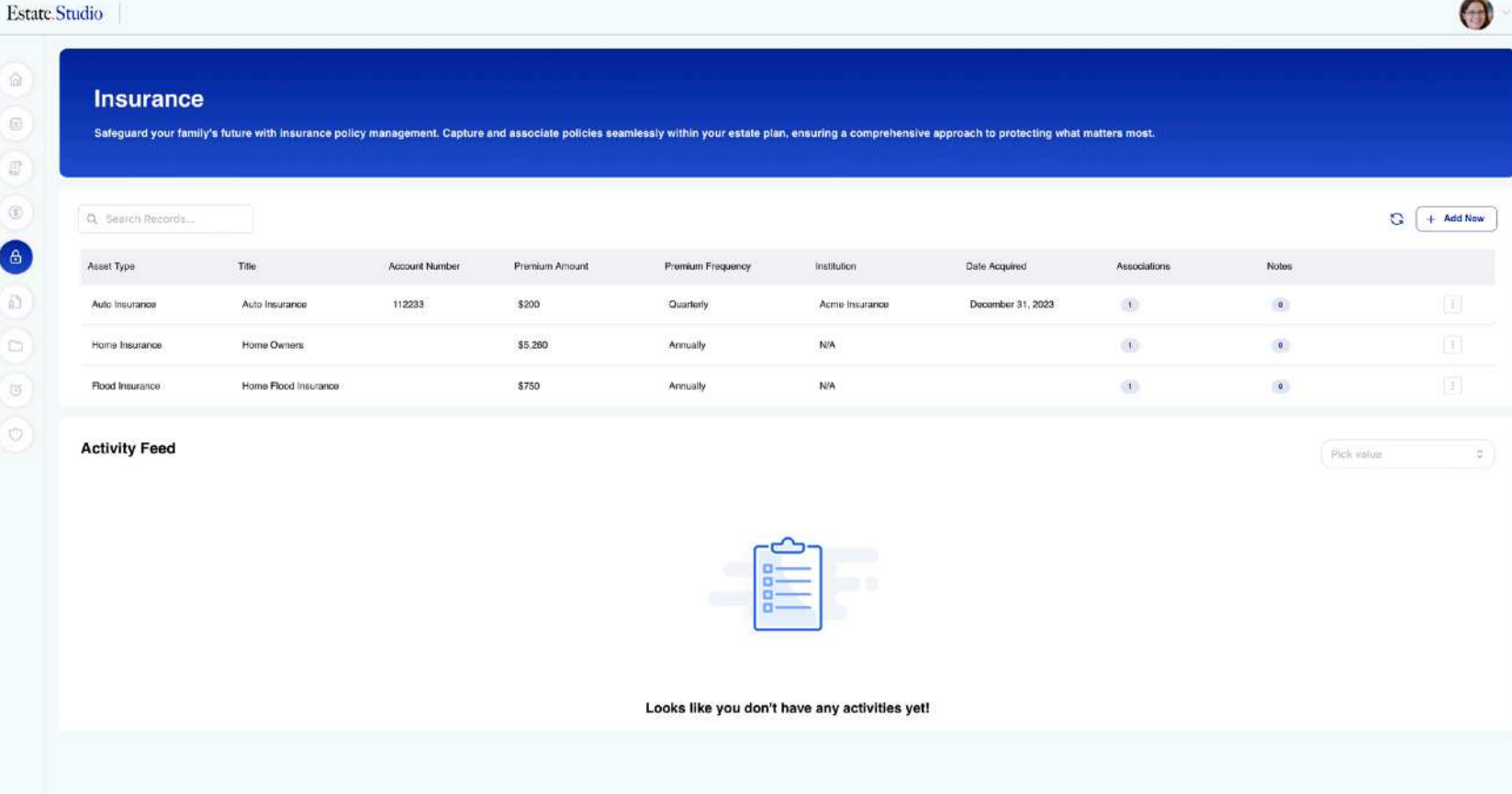
Postal Address
Stamford, Connecticut, United States

Organize all your insurance policies in one place.

Secure Your Peace of Mind

Stay on top of your coverage with our user-friendly platform, where you can effortlessly track policy details, update information, and ensure that you and your loved ones are fully protected.

With everything accessible in a few clicks, you'll have the confidence that comes from knowing your insurance affairs are in order, now and for the future.



The screenshot shows the 'Insurance' section of the Estate Studio platform. It features a blue header with the title 'Insurance' and a sub-header: 'Safeguard your family's future with insurance policy management. Capture and associate policies seamlessly within your estate plan, ensuring a comprehensive approach to protecting what matters most.' Below the header is a search bar labeled 'Search Records...' and an 'Add New' button. A table lists three insurance policies with columns for Asset Type, Title, Account Number, Premium Amount, Premium Frequency, Institution, Date Acquired, Associations, and Notes. The 'Activity Feed' section below the table is currently empty, displaying a clipboard icon and the message 'Looks like you don't have any activities yet!'.


Asset Type	Title	Account Number	Premium Amount	Premium Frequency	Institution	Date Acquired	Associations	Notes
Auto Insurance	Auto Insurance	112233	\$200	Quarterly	Acme Insurance	December 31, 2023	1	0
Home Insurance	Home Owners		\$5,280	Annually	N/A		1	0
Flood Insurance	Home Flood Insurance		\$750	Annually	N/A		1	0

Estate.Studio's upcoming **Time Capsule** feature invites you to immortalize your personal narratives.

Preserve Your Story, Embrace the Future

Here, you can create a rich tapestry of memories through video messages, heartfelt letters, and vibrant memory collages. Our Time Capsule allows you to share wisdom, love, and life stories, creating a precious legacy that will guide and inspire your family for future generations.

The screenshot shows the Estate.Studio website interface. At the top left, the logo 'Estate.Studio' is visible. On the right, there is a user profile picture. A vertical navigation menu on the left contains icons for home, search, profile, and other features. The main content area features a blue banner with the heading 'Coming Soon!' and 'Cherished Legacy Creation'. Below the banner, a section titled 'What to expect' lists three features: 'Video Messages', 'Text Messages', and 'Memory Collage'. At the bottom of the page, there is a call to action to subscribe to a mailing list and social media icons for Facebook, Instagram, LinkedIn, and YouTube.

Estate.Studio | 

Coming Soon!

Cherished Legacy Creation

Craft a timeless legacy for your loved ones with our Time Capsule feature. A personal and enduring way to share your story and love, leaving a meaningful imprint for generations ahead.

What to expect

- Video Messages**
Record personal video messages for your family, expressing your thoughts and love in a heartfelt way.
- Text Messages**
Craft written messages, letters, or notes to share your sentiments and guidance.
- Memory Collage**
Curate a visual memory collage, showcasing cherished moments and milestones.

[And more...](#)

Be the first to experience Cherished Legacy Creation. Subscribe to our mailing list to get latest updates

[Unsubscribe](#) x

[f](#) [@](#) [in](#) [v](#)



ESTATE PLANNING **SIMPLIFIED**

Estate.Studio™ handles the heavy lifting when gathering, organizing, and securely storing your estate documents so you can stop worrying about whether or not your loved ones are protected.

Less uncertainty, better organization, and a simplified process — ***that's our promise.***

Estate.Studio™

SIMPLIFYING YOUR JOURNEY

YOU ARE HERE

STEP ONE

STEP TWO

STEP THREE

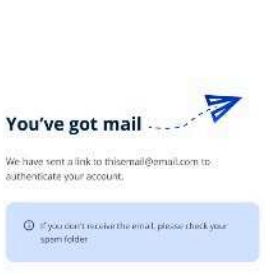
Complete The Assessment

Answer a few questions to get an objective view of your estate and the steps you should take next to protect the ones you love.



Log Into Estate.Studio™

Let us guide you through collecting and organizing your essential estate planning details so they are available when needed.



Add Your Trusted Contacts

Share access with trusted contacts and professionals so the right people have access during every step of the journey.



STOP SENDING,
START SHARING



Contacts:
Trusted Individuals

My.Estate.Studio



Estate Planning
Attorney



Financial
Advisor



Insurance
Professional



Tax Professional
Accountants



PROFESSIONAL COLLABORATION

It's a breeze to keep your trusted advisors in the loop. No more repeated explanations or rummaging through heaps of paperwork. Invite your chosen attorneys, financial advisors, and others to collaborate on your account.

Your estate information is neatly organized in your digital estate. This means less time spent on the back-and-forth and more time making the most of your professionals' advice.





Get **Started**

<https://My.Estate.Studio/Register>

Log **In**

<https://My.Estate.Studio>

Need **Help?**

Support@Estate.Studio

Estate.**Studio**[™]