CLIENT WORKSHEET · 2026

The Estate Plan Audit

RAPPS & ASSOCIATES
ATTORNEYS | ADVISORS

Fifteen questions your current plan should be able to answer. Ten minutes, yes or no.

What this is for: a quick check of whether an existing plan still does what its owner thinks it does. Informational only — not legal, tax or financial advice. Bring it to a planning conversation; it is not a substitute for one.

Name(s): _____ Date: _____

Documents you have today

Will	☐ Yes	☐ No	Revocable trust	☐ Yes	☐ No
Durable power of attorney	☐ Yes	☐ No	Health care proxy	☐ Yes	☐ No
Living will / advance directive	☐ Yes	☐ No	Standby guardian (minor children)	☐ Yes	☐ No
Irrevocable trust (any kind)	☐ Yes	☐ No	Beneficiary forms reviewed (3 yrs)	☐ Yes	☐ No

Does your current plan...

1. Name someone to act for you legally if you cannot — with instructions, not a blank check?	☐ Yes	☐ No	
2. Name someone to make your health-care decisions if you cannot, with HIPAA authority to see your records?	☐ Yes	☐ No	
3. Provide for a beneficiary with a disability without disqualifying them from benefits?	☐ Yes	☐ No	☐ N/A
4. Provide for grandchildren if a child predeceases you?	☐ Yes	☐ No	☐ N/A
5. Protect what your spouse inherits — from creditors, and if they remarry?	☐ Yes	☐ No	☐ N/A
6. Protect what your children inherit from their creditors and their divorces?		☐ Yes	☐ No
7. Address New York estate tax (threshold $7,350,000 in 2026), not only the federal one?		☐ Yes	☐ No
8. Say who gets what, when, and how — your rules, not the state's default rules?	☐ Yes	☐ No	☐ Partly
9. Give instructions for your own care and your money if you are disabled, not only at death?	☐ Yes	☐ No	☐ Partly
10. Keep your assets and beneficiaries private — or will it go through a public probate?		☐ Yes	☐ No
11. Avoid a second probate in another state for a vacation home or out-of-state property?	☐ Yes	☐ No	☐ N/A
12. Keep a business running if you are suddenly out — who signs, who decides, who gets paid?	☐ Yes	☐ No	☐ N/A
13. Protect the house and savings from long-term care costs while you are living?		☐ Yes	☐ No
14. Match your beneficiary designations (retirement accounts, life insurance) to the plan in the documents?		☐ Yes	☐ No
15. Reflect your life today — same marriage, same children, same assets as when it was signed?		☐ Yes	☐ No

How to read it

Count the "No" answers. One or two is normal — plans age. Three or more usually means the plan was built for a different version of your life, and a review is worth an hour. A "No" on 7, 13 or 14 is worth a conversation on its own.

Bring the completed sheet to a free 20-minute intro call: calendly.com/rappslaw/intro