Connecticut Estate Planning Checklist

Printable 53-item checklist with jurisdiction-aware summary notes

Use this paper checklist if you want a simple, printable version of the Styx planning flow for Connecticut. It keeps the full 53-item structure while highlighting the local terminology and planning flags Styx can responsibly surface today.

PROPERTY REGIME
Equitable distribution
Connecticut follows equitable distribution.

STATE ESTATE TAX
$15,000,000 threshold
Separate from the federal estate tax. Confirm current thresholds before making tax-sensitive decisions.

WILL EXECUTION
2 witnesses
Holographic wills: not recognized.

HEALTHCARE DOCUMENTS
Living Will / MOLST
This printable uses the reviewed StateProfile summary only. Deeper jurisdiction supplements remain hidden until review is complete.

Legal Documents

Establish the core legal documents that form the foundation of your estate plan, including your will, powers of attorney, and healthcare directives.

- [ ] **1.1 Last Will & Testament**
  Create a legally valid will that specifies how your assets are distributed, names an executor, and designates a guardian for minor children.
- [ ] **1.2 Choose Executor**
  Select a trusted person to manage your estate through the probate process and notify them of their role.
- [ ] **1.3 Guardian for Minors**
  Designate who will care for your minor children if both parents are unable to.
- [ ] **1.4 Durable Power of Attorney**
  Create a legal document authorizing someone to manage your financial affairs if you become incapacitated.
- [ ] **1.5 Financial Agent**
  Select and notify the person who will serve as your agent under your Durable Power of Attorney.
- [ ] **1.6 Health Care Directive**
  Create a document that names your healthcare agent and expresses your wishes about life-sustaining treatment.
- [ ] **1.7 Healthcare Agent**
  Select and notify the person who will make medical decisions on your behalf if you're unable to.
- [ ] **1.8 Revocable Living Trust**
  Evaluate whether a living trust makes sense for your situation based on estate size, property, and privacy needs.
- [ ] **1.9 Fund the Trust**
  Transfer ownership of assets into your living trust by retitling accounts and property.
- [ ] **1.10 POLST Form**
  Complete a Physician Orders for Life-Sustaining Treatment form with your doctor if applicable.
- [ ] **1.11 Personal Property Memorandum**

Maintain a separate signed list that distributes specific tangible personal items (jewelry, art, heirlooms, furniture, collectibles) to named recipients without rewriting your will each time.

Beneficiary Designations

Review and update beneficiary designations on all accounts. These pass outside your will and are among the most overlooked — and consequential — parts of estate planning.

- [ ] **2.1 Life Insurance Beneficiaries**
  Verify that beneficiary designations on all life insurance policies are current and aligned with your estate plan.
- [ ] **2.2 Retirement Beneficiaries**
  Verify beneficiary designations on all retirement accounts (401k, IRA, pension, etc.).
- [ ] **2.3 Bank POD Designations**
  Review Payable on Death designations on bank accounts to ensure they align with your estate plan.
- [ ] **2.4 Investment TOD Designations**
  Review Transfer on Death designations on brokerage and investment accounts.
- [ ] **2.5 Annuity Beneficiaries**
  Verify beneficiary designations on any annuity contracts.
- [ ] **2.6 Contingent Beneficiaries**
  Ensure every account with a beneficiary designation also has a contingent (backup) beneficiary named.
- [ ] **2.7 Check Will Conflicts**
  Review all beneficiary designations to ensure they align with (and don't contradict) your will's distribution plan.

Financial Planning

Create a complete picture of your assets, debts, and estate size. Review your jurisdiction's estate-tax posture and property titling rules.

- [ ] **3.1 Asset Inventory**
  Document all assets including bank accounts, investments, real estate, vehicles, insurance, and personal property.
- [ ] **3.2 Debt Inventory**
  Document all debts including mortgage, car loans, credit cards, student loans, and other obligations.
- [ ] **3.3 Estate Tax Assessment**
  Calculate your total estate value and compare it to Washington's $2.193M estate tax exemption.
- [ ] **3.4 Attorney Consultation**
  If your estate may exceed Washington's tax threshold, consult a qualified estate planning attorney.
- [ ] **3.5 Life Insurance Review**
  Evaluate whether your current life insurance coverage adequately protects your family's financial needs.
- [ ] **3.6 Real Estate Titling**
  Review how your real estate is titled and ensure it aligns with your estate plan.
- [ ] **3.7 Long-Term Care Insurance**
  Evaluate your need for long-term care coverage, including Washington's WA Cares Fund.
- [ ] **3.8 Social Security Review**
  Understand your Social Security benefits and how they interact with survivor benefits.
- [ ] **3.9 Community Property Laws**
  Learn how Washington's community property system affects your estate plan.

Digital Estate Planning

Inventory your digital life — accounts, passwords, cryptocurrency — and document your wishes for each. Set up platform legacy tools and grant access in your legal documents.

- [ ] **4.1 Digital Asset Inventory**

Create a comprehensive, secure list of all your digital accounts, passwords, and online assets.

- [ ] **4.2 Password Manager Setup**
  Set up a password manager and ensure a trusted person can access it when needed.
- [ ] **4.3 Digital Account Wishes**
  Specify what should happen to each digital account — memorialize, delete, transfer, or close.
- [ ] **4.4 RUFADAA Digital Access**
  Include digital asset access provisions in your legal documents under Washington's RUFADAA law.
- [ ] **4.5 Platform Legacy Contacts**
  Configure legacy/inactive account settings on major platforms to designate who can access your accounts.
- [ ] **4.6 Cryptocurrency Documentation**
  Securely document cryptocurrency holdings, wallet locations, and access methods without exposing private keys.

Practical Arrangements

Write your Letter of Instruction, document funeral preferences, address organ donation, and make sure your executor has what they need.

- [ ] **5.1 Letter of Instruction**
  Create an informal but comprehensive document that tells your family everything they need to know.
- [ ] **5.2 Funeral Preferences**
  Record your preferences for funeral services, burial or cremation, and related arrangements.
- [ ] **5.3 Pre-Plan Funeral**
  Optionally pre-arrange or prepay funeral services to lock in prices and reduce burden on family.
- [ ] **5.4 Organ Donation**
  Decide on organ and tissue donation, register your decision, and communicate it to family.
- [ ] **5.5 Notify Family**
  Tell your family members and executor where all your important documents are stored.
- [ ] **5.6 Share with Executor**
  Ensure your executor has a copy of your Letter of Instruction and knows how to access all relevant information.
- [ ] **5.7 Pet Care & Pet Trust**
  Identify who will take in your pets if you can no longer care for them, and consider a pet trust to legally bind funds for their food, veterinary care, and housing.

Storage, Registration & Communication

Store your documents safely, register your healthcare directive, distribute copies to the right people, and create a master document locator.

- [ ] **6.1 Store Original Will**
  Store your original will in a secure, accessible location — not in a bank safe deposit box.
- [ ] **6.2 Executor Copy of Will**
  Provide your executor with a copy of your will and clear directions to the original.
- [ ] **6.3 Register HC Directive**
  Check whether your state maintains a Health Care Directive Registry and, if it does, submit your signed directive to it.
- [ ] **6.4 Agent Gets HC Directive**
  Provide your healthcare agent with a copy of your signed Health Care Directive.
- [ ] **6.5 Doctor Gets HC Directive**
  Provide your primary care physician with a copy of your Health Care Directive for your medical record.
- [ ] **6.6 Store POLST Form**
  Store your POLST form in a visible, accessible location — the refrigerator door is the standard recommendation.
- [ ] **6.7 Store & Share POA**
  Store your original Power of Attorney document securely and provide copies to your designated agents.

- [ ] **6.8 Master Document Locator**
  Create and maintain a master list of where all your important documents and records are stored.

Ongoing Maintenance

Estate planning is not a one-time event. Set up reviews for life events, periodic beneficiary checks, and regular updates to keep your plan current.

- [ ] **7.1 Life Event Reviews**
  Review and update your estate plan after marriage, divorce, births, deaths, and other significant life changes.
- [ ] **7.2 Periodic Beneficiary Review**
  Set a schedule to review all beneficiary designations every 2-3 years, even without a life event trigger.
- [ ] **7.3 Annual Letter Update**
  Review and update your Letter of Instruction at least once a year.
- [ ] **7.4 Estate Size Reassessment**
  Periodically recalculate your estate size as asset values and tax thresholds change.
- [ ] **7.5 Confirm Agents**
  Periodically verify that the people you've designated as executor, agents, and guardians are still willing and able.