

# Legacy Check-In Checklist

A simple annual review to keep your plans aligned with your life.

Use this checklist to revisit the key people, accounts and documents tied to your finances. A quick check-in today can help prevent confusion—and protect your wishes—later.



## STEP 1

### Review Your Beneficiaries

- Confirm all primary beneficiaries are correct and up to date
- Add or update contingent (secondary) beneficiaries
- Review percentage allocations across multiple beneficiaries
- Verify legal names and current contact information
- Check for any outdated designations (e.g., ex-spouse, deceased individual)
- Confirm beneficiary alignment across accounts, wills and trusts
- Review any accounts with POD/TOD designations
- Consider whether minors or special circumstances require a trust



## STEP 2

### Revisit Your Fiduciaries

- Confirm your executor is still appropriate and willing to serve
- Review trustee(s) for any trusts you've established
- Update power of attorney (financial) and successor agent(s) if needed
- Review healthcare proxy and backup decision-maker(s)
- Confirm guardian(s) for minor children are still the right choice
- Ensure all selected individuals understand their roles



## STEP 3

### Add or Update a Trusted Contact

- Confirm you've designated a trusted contact with your financial institution(s)
- Verify their phone number, email and address are current
- Make sure they've agreed to serve in this role
- Confirm they are easy to reach and in regular contact with you
- Ensure they are separate from your financial decision-making roles



## STEP 4

### Organize Key Documents

- Locate and review your will and any trusts
- Confirm power of attorney and healthcare documents are current
- Review insurance policies and coverage details
- Maintain a list of financial accounts and institutions
- Store documents in a secure, accessible location (digital vault, safe, attorney's office)
- Ensure someone you trust knows how to access them if needed



## STEP 5

### Share Key Information With Your Family

- Identify who should be contacted in an emergency
- Share where important documents are stored
- Provide a high-level overview of accounts (no balances required)
- Confirm roles and responsibilities (executor, POA, etc.)
- Consider holding a brief family check-in conversation



## STEP 6

### Make It a Habit

- Schedule your next legacy check-in (once a year is a good starting point)
- Set a calendar reminder or tie it to an annual milestone (tax season, year-end, birthday)



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