



Stewardship Self-Assessment Checklist

15 questions to reveal gaps and confirm coordination across your Estate, Tax, Income, Investments, and Asset Protection Strategies

Instructions: Mark each question. If you check “No” or “Unsure,” that’s a gap to address. This checklist mirrors the questions discussed in the webinar and is designed for at-home use by you and your spouse/partner.

Your 15 Questions

Yes **No** **Unsure** – If my spouse remarries after my death, will our family’s assets stay in the family — or could they end up with a new spouse or that spouse’s children?

Notes: _____

Yes **No** **Unsure** – Does my current plan protect my children’s inheritance if they divorce, remarry, or face lawsuits?

Notes: _____

Yes **No** **Unsure** – Do I have the right documents in place if I become incapacitated — or would my family have to go to court?

Notes: _____

Yes **No** **Unsure** – Are all my beneficiary designations properly aligned with my estate planning documents, so nothing bypasses the plan?

Notes: _____

Yes **No** **Unsure** – Have I reviewed or updated my plan in the past 3 years to reflect changes in my life, finances, or the law?

Notes: _____

Yes **No** **Unsure** – If I needed long-term care, could I afford to private pay — or would my estate be cannibalized by nursing home costs?

Notes: _____

Yes **No** **Unsure** – Have I considered how to transfer some of my long-term care risk to insurance instead of leaving my spouse destitute?

Notes: _____

Yes **No** **Unsure** – If I died tonight, would my spouse or children have a clear picture of what I own, where it is, and how to access it?

Notes: _____

Yes **No** **Unsure** – If my spouse passed first, how would their lost income affect my lifestyle — and is that risk covered?

Notes: _____

Yes **No** **Unsure** – Do I know exactly how much risk I’m taking in my investment portfolio — and is it aligned with my true tolerance and goals?

Notes: _____

Yes **No** **Unsure** – Will my current investments keep pace with inflation and provide income through my life expectancy?

Notes: _____

Yes **No** **Unsure** – Do I know the optimal strategy for drawing retirement income from pre-tax vs. after-tax accounts?

Notes: _____

Yes **No** **Unsure** – Am I doing proactive tax planning every year, or just tax preparation by filing returns?

Notes: _____

Yes **No** **Unsure** – Will my required minimum distributions (RMDs) create unnecessary tax burdens — and do I have a plan to manage them?

Notes: _____

Yes **No** **Unsure** – Do I have confidence that my plan coordinates all five key areas — estate, tax, income, investments, and asset protection — into one Stewardship Plan?

Notes: _____

Scoring guide: If you checked “No” or “Unsure” on more than 3 items, your plan likely lacks coordination. Bring this checklist to your consultation so we can prioritize fixes and assign owners/timelines.

Optional next steps:

- Consolidate a household inventory (accounts, assets, policies, contacts).
- Gather current estate plan documents and most recent tax return.
- List top three Greatest Financial Fears and what could cause them.