

Pennsylvania Estate Planning Checklist

A practical checklist to prepare for or review your Pennsylvania estate plan.

1. Gather the basics

Start with what you own and who should receive it. This section walks through the documents and decisions every Pennsylvania estate plan needs.

Personal information

- Full legal name, date of birth, and Social Security number
- Current address and county of residence
- Marital status and any prior marriages
- Names and dates of birth for children and grandchildren
- Names of anyone you support financially (parents, siblings, others)

Assets and how they are titled

- Real estate: location, deed type, co-owners, mortgage balance
- Bank accounts: bank name, account type, co-owners or beneficiaries
- Investment accounts: brokerage, retirement (IRA, 401(k), 403(b)), annuities
- Life insurance: carrier, face amount, owner, beneficiaries
- Business interests: entity type, ownership percentage, buy-sell agreement
- Digital assets: crypto, online accounts, intellectual property
- Personal property of value: vehicles, jewelry, collectibles, firearms

2. Choose the people

Every estate plan names people who will act on your behalf. Think carefully about ability, trust, and geography.

Decision-makers

- Executor of your will (and alternate)

- Trustee of any trust (and successor trustee)
- Durable financial power of attorney agent (and alternate)
- Healthcare power of attorney agent (and alternate)
- Guardian for minor children (and alternate)
- Beneficiaries for each asset, including backup beneficiaries

3. Core documents

Most Pennsylvania estate plans include these documents. Check the ones you have and whether they are current.

- Last will and testament (with self-proving affidavit and two witnesses)
- Revocable living trust (if avoiding probate or owning out-of-state real estate)
- Durable financial power of attorney (compliant with Pennsylvania Act 95)
- Healthcare power of attorney and living will (Act 169 compliant)
- HIPAA authorization
- Beneficiary designation review for retirement accounts and life insurance
- Digital asset authorization under RUFADAA

4. Special situations to flag

- Blended family or children from a prior relationship
- A child or beneficiary with disabilities (special needs trust)
- Long-term-care or Medicaid concerns (five-year lookback planning)
- Closely held business or farm (succession and inheritance tax)
- Out-of-state real estate (ancillary probate risk)
- Significant retirement assets (pre-59½ inheritance tax exemption)
- Desire to leave assets to charity

5. Review and update schedule

Mark your calendar to review your plan every 3–5 years, and immediately after marriage, divorce, birth or adoption of a child, death of a named agent or beneficiary, major asset change, or move to or from Pennsylvania.

This guide is for general educational purposes and does not create an attorney-client relationship or constitute legal advice. Pennsylvania law changes, and your facts may require a different strategy. Consult an attorney before acting.

For a Pennsylvania-specific consultation, call Quinlan Law Group at (717) 724-7503 or visit paestateplanning.attorney.