

ESTATE AND LEGACY PLANNING

Readiness Checklist for High-Net-Worth Investors

Estate and legacy planning is often misunderstood as a task reserved for a later stage of life. In reality, it becomes relevant much earlier, not because of age, but because of scale, complexity, and responsibility.

This checklist is not about final decisions or documents. It is designed to help you assess whether your current planning reflects the scope of your financial life today and the flexibility you may want tomorrow.

Read each statement and note which ones resonate. There is no score and no right outcome. The goal is awareness.

Planning Foundation

Consider whether the foundational elements of your plan reflect your current circumstances.

- Estate documents reflect current asset levels, family structure, and decision makers.
- Key roles such as executors, trustees, and powers of attorney have been reviewed recently.
- Beneficiary designations align with broader planning intentions.
- Liquidity planning considers how assets would be accessed if needed.
- Planning assumptions have been revisited as wealth and complexity increased.

Integration with Financial Life

Long-term planning is most effective when it is coordinated, not isolated.

- Estate planning is discussed alongside investment and tax strategy.
- Large or illiquid assets are incorporated into transfer planning.
- Tax considerations are evaluated across time, not just annually.
- Business interests or real estate holdings are integrated into the plan.
- Planning decisions account for how assets interact, not just how they perform.

Family, Intent, and Continuity

Legacy planning is as much about clarity as it is about transfer.

- Family considerations are acknowledged, even if decisions are not final.
- Intentions around inheritance, philanthropy, or stewardship have been articulated.
- Successor decision makers understand their potential roles.
- Planning balances fairness, flexibility, and simplicity.
- Structures are designed to adapt as circumstances change.

Oversight and Readiness

Readiness reflects confidence that plans will hold up over time.

- Estate documents have been reviewed after significant financial or family changes.
- Advisors involved in planning are aware of one another's assumptions.
- There is clarity around who is responsible for coordination.
- Planning is proactive rather than triggered by urgency.
- You feel confident that today's decisions will not quietly limit future options.

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Interpreting What You Noticed

Readiness exists on a spectrum. Not every item needs to apply for planning to be effective. Many high-net-worth investors reach a point where the absence of urgency creates the opportunity for better decisions.

If several statements resonated, it often indicates that long-term planning has become more important than performance alone. This stage is less about finality and more about alignment, flexibility, and coherence.

Confidence comes not from completing every task, but from knowing that your planning reflects the reality of your financial life and the horizon ahead.

If this reflection raised questions, our full whitepaper explores how planning horizons evolve as wealth grows and why performance alone becomes an incomplete measure of success.

[View the White Paper HERE](#)



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