The first ninety days

The Rivera Family (sample)

16 steps in sequence, built from this household's own record rather than a generic checklist. The order matters more than the list: what lapses comes first, claims follow the death certificates, and the tax calendar lands last.

Administrative sequence only. It says who to notify and what has a deadline, never what to do with an asset once it is in hand, and it is not legal or tax advice. It is written to be handed to the attorney directing the estate rather than worked through alone.

What would stall this

• 7 account(s) have no beneficiary on file and pass under the will, which is slower and public.

First 30 days

Access, notification, and anything that lapses.

1. Locate the will and the estate documents

1 document(s) are recorded: Will. The signed originals are what the court accepts, not a copy or this record.

Contact: Ana Ruiz, Ruiz & Feld LLP, 512-555-0142

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2. Order certified death certificates, roughly 10

5 institution(s) and 2 policy(ies) on file, each generally wanting its own certified copy, plus spares for the court and the employer. They are ordered from the county or state registrar.

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3. Notify the 5 institution(s) holding accounts

CollegeInvest, Fidelity, First Republic, Schwab, Vanguard. Notification freezes individually titled accounts and starts each institution's own claim process, which runs on its own clock.

Contact: Priya Nandakumar, Cardinal Advisors, 512-555-0119

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4. File the life insurance claim(s), $1,500,000 of coverage

1 life policy(ies) on file. Insurers pay on a claim, not on notice, and the proceeds are usually the fastest liquidity available to the household.

Contact: Tom Reyes, Northwestern, 512-555-0163

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5. Keep 1 manual payment(s) running

Federal estimated tax $9,500 to US Treasury due 2026-09-15. These are not automatic, so they stop when the person making them stops.

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6. Secure access to this record

A household join code from the continuity page gives a successor their own login rather than a shared password. Passwords and account numbers are deliberately not held here.

Contact: Daniel Rivera, 512-555-0101

Days 30 to 60

Claims, retitling, and the estate inventory.

1. Claim the 1 account(s) with a named beneficiary

Traditional IRA at Vanguard. These pass by designation rather than under the will, so they move first and outside probate.

Contact: Priya Nandakumar, Cardinal Advisors, 512-555-0119

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2. Inventory the 7 account(s) with no beneficiary

Roth IRA at Vanguard, Taxable Brokerage at Schwab, Checking at First Republic, Savings at First Republic, HSA at Fidelity, 529 plan at CollegeInvest, 401(k) at Fidelity. With no designation these form part of the probate estate and need a date-of-death value for the inventory.

Contact: Ana Ruiz, Ruiz & Feld LLP, 512-555-0142

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3. Retitle 3 jointly held account(s)

Taxable Brokerage at Schwab, Checking at First Republic, Savings at First Republic. Joint accounts generally pass to the survivor by operation of law, and the institution still wants a certificate to update the title.

Contact: Priya Nandakumar, Cardinal Advisors, 512-555-0119

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4. Notify the manager of 4 private holding(s)

Alto Robotics, Cascade Opportunity Fund II, Meridian Ventures VI, Ridgeline Credit II. Transfer of a partnership interest usually needs the general partner's consent, and the fund documents set the terms.

No adviser recorded for this step.

Days 60 to 90

The tax calendar and the longer arc.

1. Final individual return for 2026

A final return covers the part of the year before death, and the estate files its own return for what comes after. Which income lands on which return is a question for the preparer.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

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2. Expect 3 Schedule K-1(s)

Cascade Opportunity Fund II, Meridian Ventures VI, Ridgeline Credit II. K-1s routinely arrive after the April filing date, and an extension is the ordinary path while one is outstanding.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

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3. Check the Form 990-T position on retirement holdings

Ridgeline Credit II. Unrelated business taxable income inside a retirement account is filed and taxed at trust rates, and the obligation follows the account to its beneficiary.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

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4. Establish the distribution rules on 3 retirement account(s)

Traditional IRA at Vanguard, Roth IRA at Vanguard, 401(k) at Fidelity. The timetable an inherited account runs on depends on who inherits and on the age at death, and the deadline for setting it up is its own trap.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

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5. Confirm whether an estate tax return is required

Stated net worth on file is $12,049,000. A return can be required even where no tax is owed, and electing to carry a spouse's unused exemption is made on that return.

Contact: Ana Ruiz, Ruiz & Feld LLP, 512-555-0142

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6. Update this record to the surviving household

Ownership, beneficiaries, filing status, and income all change. Re-running the reviews afterwards restates the position rather than the one that has passed.
