

Before Death Checklist (Seven Steps)

Do your loved ones know where to find the following information:

- Your advance health directive? Do they know who you have assigned to have health power of attorney?
- Desires for treatment and care at end of life?
- Your burial, funeral, and memorial wishes?
- Financial power of attorney? Who has financial power of attorney?
- Your will or trust? Do they know who is executor of your estate?
- Passwords to phone, computer, social media accounts?
- Your bank accounts, investments, and life insurance policies?
- Your income tax records?
- Your estate planning attorney, trust officer, accountant, and other advisors?

This is a short list of the critical information that your loved ones will need to locate during a very difficult and emotional time. But there are some steps that you can take now to make it much easier on your loved ones and the people you are counting on to have access to the details they need to manage your affairs after your death.

Create a Family Survivor's Notebook

A family survivor's notebook is a gift to yourself and the ones you love; it's never too early to create a notebook. The beauty is that as information and your wishes change, they can be easily updated. You have the opportunity to make your wishes known before death for care you want to receive when you are ill. After your death (whether expected or unexpected), your loved ones will be able to more easily find and access your records and understand your wishes.

Follow the steps to help you create a family survivor's notebook to collect and organize needed information about wishes, assets, accounts, benefits and other items. The notebook will give your spouse, your family, and your executor the guidance they need at a very difficult time, helping them easily locate any information or arrangements you have, contact numbers for your advisors, and other important personal and financial records.

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It will reduce the time, expense, and anxiety that your survivors and executor experience in settling your estate. Make sure you keep your family survivor's notebook (or an electronic version of it) in a mutually agreed upon and secure place.

Prep: The best first place to start this notebook is have conversations with loved ones about your health decision wishes. "Go Wish" and "The Conversation Project" are excellent ways to get the conversation about your wishes going and make meaningful decisions with your loved ones. Check out the online version of "Go Wish" at <http://gowish.org/gowish/gowish.html>. Visit <https://theconversationproject.org/> to see what The Conversation Project is about.

Anyone over 18 years of age is able to create an advance health directive. Of course, your desires for care and health interventions may change over time and as you age or develop health issues. But having this completed is a good preliminary step. Visit www.prepareforyourcare.com to fill out an electronic advance health directive (you can save or print a paper version after you fill it out). Be sure to fill out a directive appropriate to your state. Be sure to let your family know your wishes and alert your health providers as well.

Another good way to prepare is to access the "Good to Go Toolkit" through Compassion and Choices. The checklist helps you and your loved ones understand your values, care desires if you develop dementia, and wishes for care along the health spectrum. Visit <https://compassionandchoices.org/wp-content/uploads/2018/03/Good-to-GoToolkit-FINAL-2.1.16.pdf> to fill out your toolkit

A POLST/MOLST (physician orders for life sustaining treatment/medical orders for life sustaining treatment) is a good way if you have a life limiting illness to make sure that first responders honor your treatment wishes. As a medical practitioner signs this document, it becomes a medical order. There is no confusion between loved ones, medical providers, and first responders on how to act if you should need emergency and hospital care. Most forms are state specific and to be posted on the refrigerator or other central location easily seen by first responders.

Once you've completed the prep, you're ready to assemble the notebook.

Supplies:

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- 2-3" three ring binder
- Tabs if desired
- Hole punch
- Download/print the instructions and pages

Step 1: Gather and Record Basic Data

Include the following if you are able:

- Advance Health Directive, POLST/MOLST
- A document with the essential information needed for a death certificate
 - social security number,
 - date of birth, place of birth (city or town, state and country)
 - Full names of your father and mother (including her maiden name if applicable).
 - You can also include the birthplace of your parents.
- A copy of your birth certificate.
- Copies of your marriage certificate(s) and the location of information about any divorce decrees.
- Your dates of service and date of discharge if you are a veteran.
 - If you have a copy of your discharge papers or DD-214 include them in the notebook as well.
- Last Will and Testament or Trust (see Step 3)
 - Where is this held?
 - Safe Deposit box, attorney's office, home files, separate notebook, this notebook
- Life insurance policy(s) number and contact information (will need an original death certificate before this can be accessed) (See Step 5)
 - Pensions, annuities, bonds, stocks, safety deposit box, and other investment information
 - Basic information
 - Directions where to access these files if not contained in notebook
- A list of the names, street addresses, email addresses, and telephone numbers of all of your advisors, including your attorney, trust officer, accountant, investment managers and insurance agents if applicable.

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Step 2: Outline Funeral and Burial Plans

No one wants to think about his or her own mortality, but it is much easier to contemplate funeral and burial wishes when you are mentally strong and physically healthy, and not dealing with a challenging medical situation.

Pre-planning your own funeral also can relieve your spouse and family of the burden of decision-making at an extremely stressful and emotional time. Plus, they will be comforted knowing that the arrangements reflect your wishes.

You may want to leave instructions about your burial and funeral in your Notebook, or you can meet with your local funeral director to prearrange and prepay for your funeral services. If you make arrangements with a funeral home, the name, address, and telephone number of the funeral home should be in your Notebook as well.

At a minimum, include the location of your cemetery plot and the location of the deed for that plot in your Notebook. If you do not own a cemetery plot, specify where you wish to be buried and whether you wish to be cremated or not. Provide instructions about the location for the service and the celebrant you desire.

If you wish, you also can include an outline of your significant life events and accomplishments to assist your family in preparing an obituary and for the celebrant to use at your funeral service.

Burial plans:

- Any contracts, agreements, or burial plans (Neptune Society, Mortuary, or local memorial society)
- Contact info

Step 3: Include Trust Documents

If you've established any trusts, provide the location of the original instruments and any amendments and include a copy of the trust documents in the Notebook. If you are the beneficiary of any trusts, include copies of those trust documents as well.

For each trust, include the name of the trustee (which may be an institution or individual), name of the Trust Officer or other trustee representative with whom you communicate, and that person's email address and telephone number. Adding

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an annual or current statement for each trust account to the Notebook is also helpful.

This is important for the executor of your estate to have a master/most current copy of this information so that details about your estate can be carried out according to your wishes. Many of the things in this notebook will be detailed in your trust as well.

Step 4: Gather and Record Personal information

- Cell phone password
- Computer password: Any password management software information or password documentation
- Online passwords: Password manager or access to place where passwords stored
- Online or other Subscriptions: How to cancel
- Contacts:
 - Let your loved ones know who wish to be contacted. They may know many but there may be some people special to you that they don't know about.
 - Address book or contacts in phone/computer
 - Social contacts/friends
- Companies you have hired:
 - Household repairs/help
 - House cleaners
 - Landscaping/pool/fountain services
 - Other employed individuals for your home
 - Any payment or financial arrangements for the above
- If you have other properties:
 - Contact info for managers of the property(s)
- Businesses:
 - List any Sole Proprietor or Corporate businesses
 - Keep a separate notebook or file with business information for each business
 - Contacts (HR, benefits, insurance, Workman's Comp, etc.)
- Pets:

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- Disposition of pets after your death
- Financial support for pets after your death

Step 5: Finances

Make a list of securities and investments.

Include a list of all brokerage, bank, mutual fund, and investment accounts, as well as any limited partnerships in your Notebook. Copies of recent statements are helpful too.

For IRA or IRA Rollover accounts, provide a copy of the current Beneficiary Designation form, indicating primary and, if appropriate, contingent beneficiaries. If you are receiving any distributions from these accounts, note how much is paid and at what intervals.

In addition, your Notebook (and your accountant) should have a record of any federally tax-deductible and non-deductible contributions that you made to your IRA, so that taxability can be calculated when distributions are made.

If you hold any stock certificates in physical form, provide a description of them and where they are being held (e.g. safe deposit box at specified bank and branch location). If you hold assets in book entry form at the transfer agent, include the most recent annual statement in your Notebook as well.

Prepare a list of your annuities, life, and casualty insurance:

- **Include a detailed list of all annuities and life insurance policies**, with policy numbers and beneficiary designations, along with a copy of each policy or contract and the location of the originals. Include the most recent annual statement for each of them in the Notebook as well.
- **List all other types of insurance** in your Notebook—such as property, liability, personal health, automobile, accident, credit card, and malpractice coverage—with the name of the insurance company, policy number, location of the policies, and contact information for each insurance agent responsible for your coverage. This information will help your family cancel unnecessary policies and obtain premium refunds, or continue important policies for protection, as needed.

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Show the status of your personal finances.

- The location of the following items should be listed in your Notebook:
- Pending bills and estimated tax vouchers for the current tax year.
- Safe deposit box(es) and keys (e.g. “in my top right desk drawer,”) especially if your will and other original documents are in the box.
 - Include the name of the bank and the address of the branch office where the box is located, if applicable.
 - You may want to provide an inventory of what is in the box.
- Prior checking account statements and check registers (if you still use paper checks and statements) as well as where you store your unused checks and current check registers
- Any other financial records that you think may be useful to your spouse, family, or executor.

It’s also helpful to maintain a list of all bills that are debited automatically from your checking account(s) and whether they are charged monthly, quarterly, or annually.

Loans: If anyone owes you money, indicate the details: name and contact information for borrower, amount of loan, and your expectations regarding payment of interest and principal. Include copies of any promissory, demand, or mortgage notes, and indicate where the originals are held.

Debts: Provide information about your debts, such as credit cards, outstanding mortgages, or loans made to you. Provide the amount, payee, account number, and schedule for payments, as well as a copy of a recent statement.

If you have any loans that were paid off in full, you may want to include the documentation that states that such a payoff was made, or include the original note so marked.

Tax-related information: Your notebook should include a copy of your most recent federal and state income tax returns and information about any quarterly estimated tax payments due in the current year. You should also provide the location where you keep copies of your prior income tax returns. If you have ever filed any gift tax returns with the IRS, include copies of those too.

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Identify inheritances: If you inherited property from someone within the past ten years, provide their name, date of death, and the name and address of the executor, if you know it. Your estate may be entitled to some tax savings.

Identify inheritances: If there is anything to do with finance that hasn't been covered in this section, work with your attorney/banker/financial advisor to see what they recommend.

Step 6: Summarize Your Benefits

To collect any benefits your spouse is entitled to, he or she will need to know what they are and who to contact. Benefits paid by the Social Security Administration, Veteran's Administration, and current or former employers are the first that come to mind.

If you paid into social security, your spouse or dependent children may be eligible for a Death Benefit (currently \$255 for burial expenses) and for Survivor Benefits, which vary depending on the age and relationship of the survivors.

To inquire about these benefits, your spouse will need your social security number. He or she will also need to know whether you applied for or were receiving social security retirement benefits, Medicare, or Supplemental Security (SSI) for a disability.

You can find useful information about all of these benefits at www.socialsecurity.gov. For some benefits, your spouse may be able to apply online; for the Death Benefit, your spouse will need to call 1-800-772-1213.

If you are a veteran with an honorable discharge, your spouse may be entitled to funds for funeral and burial costs. Burial in a national cemetery is free. Veterans are also eligible for a grave marker and a flag. For more information, contact the Department of Veterans Affairs at 1-800-827-1000, or visit their website at www.va.gov.

If you have benefits at work, keep a list of all plans and benefits, with a description and a copy of the Beneficiary Designation form for each one. Your list may also include employer-sponsored life, health, and accident insurance, as well as

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retirement benefits in the form of a pension, 401(k) plan, Employer Stock Ownership Plan (ESOP), and/or stock options.

You'll also want to include contact information for your current employer and all past employers from whom you are due benefits. Because many companies have merged or been acquired, it's important to keep this list updated and, if possible, to save the most current annual statement from any retirement plans in your Notebook.

Step 7: Compile Property Information

Provide descriptions of all real estate holdings, residential and commercial, along with copies of the deeds and a copy of a real estate tax bill. If the location is difficult or unclear, include directions.

For rental real estate, list the location of the property, the name(s) of the current tenants, and the rent amount, due dates, and method of payment. Put copies of current leases in the Notebook. If there is a property manager or someone else assisting you in the oversight of the property, provide the name of the firm or individual, address, and telephone number. If you are managing the property yourself, your Notebook should include a list of the companies or individuals you typically use for maintenance.

Include appraisals of any valuable tangible personal property or collectibles in your Notebook, along with the location of the property and the contact information for any experts with whom you have consulted. Photographs of valuable items, particularly those listed on a fine arts schedule of your homeowners policy, are useful. Provide the location of any titles, for your automobiles and boat.

Additional Notes: