

Prepping for Death: Actionable Checklist

Mission 1: Complete Your Legal Foundation

Your goal: To create the legally binding documents that are the bedrock of your estate plan.

[] **Consult an estate planning attorney** to ensure your documents are valid and suit your needs.

[] **Create or update your Last Will and Testament or a Living Trust.** In it, be sure to:

[] Name an **Executor** (and a backup) to manage your estate.

[] Name **Beneficiaries** who will inherit your assets.

[] Name a **Guardian** (and a backup) for any minor children.

[] **Create a Durable Power of Attorney for Finances** to appoint someone to manage your finances if you're incapacitated.

[] **Create a Health Care Directive** (also known as an Advance Directive or Living Will) to:

[] Appoint a **Health Care Agent** (and a backup) to make medical decisions for you.

[] State your wishes for end-of-life care.

Mission 2: Create Your Financial Map

Your goal: To leave a clear, easy-to-follow guide to your entire financial life.

[] **Choose a format** for your map (e.g., a digital spreadsheet or a section in a physical binder).

[] **List all Assets:**

[] Bank Accounts (Institution, Account #, Names on account).

[] Investment & Retirement Accounts (Firm, Account #).

[] Real Estate (Address and location of the deed).

[] Vehicles (Note the location of titles and keys).

[] **CRITICAL: Log in to all retirement and insurance accounts** and confirm that your **beneficiary designations** are correct and up to date.

[] **List all Liabilities (Debts):**

[] Mortgages, home equity, vehicle, and personal loans (Lender, Account #).

[] Credit Cards (Issuer, last 4 digits of card number).

[] **List all Insurance Policies:**

[] Life, Home, Auto, etc. (Company, Policy #, Agent's contact info).

[] **List Your Professional Team's Contact Info** (Attorney, Accountant, Financial Advisor).

[] **Set an annual calendar reminder** to review and update your Financial Map.

Mission 3: Organize Your Digital Life

Your goal: To provide a secure key and clear instructions for your online world.

[] **Designate a "Digital Executor"** and inform them of this role.

[] **Set up a Password Manager** (e.g., 1Password, Bitwarden) to consolidate all your logins into one secure place.

[] **Create a secure plan for your executor to access the master password** (e.g., use the password manager's built-in legacy feature or a sealed envelope with your attorney).

[] **Document Your Digital Estate:**

[] List Email & Social Media accounts with instructions (memorialize or delete).

[] List Online Financial accounts, especially any **cryptocurrency** exchanges.

[] Provide the **physical location of any crypto hardware wallets or seed phrases**.

[] List Cloud Storage accounts (iCloud, Google Drive) with instructions for your personal files (e.g., download photos, delete journals).

Mission 4: Document Your Personal Wishes

Your goal: To provide personal guidance that brings comfort and clarity to your family.

[] **Make Decisions About Your Body & Budget:**

[] Decide between Burial, Cremation, Green Burial, or Body Donation.

[] Research the costs and create a financial plan to pay for your arrangements (e.g., a POD bank account, pre-need plan, or final expense insurance).

[] **Outline Your Memorial Service:**

[] State your wishes for the service (venue, participants, music, readings).

[] Write a draft of your obituary or list key points you'd like included.

[] **Create a Care Plan for Dependents:**

[] Designate an agreed-upon caregiver (and a backup) for any pets or other dependents.

[] Write a detailed "profile" for each dependent with their routines, medical needs, and vet/doctor info.

[] **Assign Sentimental Items** using an informal "Personal Property Memorandum."

[] **Write final messages** and seal them in labeled envelopes for your loved ones.

[] **Write a "Read Me First" letter** to your executor to guide them.

Final Step: Assemble and Inform

[] **Assemble all these documents** into a single, clearly labeled "**Legacy Plan**" binder or secure digital folder.

[] **Store the Legacy Plan** in a secure, fireproof, and accessible location.

[] **Tell your Executor** (and a backup person) the exact location of the Legacy Plan.