

# 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.