

What My Family Needs to Know

Everything someone would need to find, call, pay, cancel, and carry out after you're gone — in one place, in your own handwriting. Fill in the sections that apply to you. Skip the rest.

Why this exists

When someone dies, the family spends the first weeks hunting: for the will, the insurance policy, the phone passcode, the name of the lawyer, the account that pays the mortgage. Grief gets interrupted by paperwork. This document is that hunt done in advance, by the one person who knows where everything is.

Three rules

- ☐ **Pen, not keyboard.** Print it and write by hand. Paper can't be hacked, and it's what your family will reach for.
- ☐ **Pointers, not secrets.** This document tells your family *where* things are. Never write a full password, PIN, full account number, or Social Security number in it. Write "card is in the fireproof box" — not the number.
- ☐ **Done beats perfect.** Half-finished is far better than never started. Do the quick start on the next page today; come back for the rest.

What this is NOT

This is **not a will, a trust, a power of attorney, or an advance directive**, and it does not replace any of them. It has no legal force. It is a map to the documents that do. Two things families get wrong: a **power of attorney ends the moment the person dies** — after that only the executor named in the will (or a court-appointed administrator) can act. And an executor usually needs **explicit written authority** to access digital accounts — most states follow a law (RUFADAA) that requires it. Ask an attorney to add that line.

Where this document lives

The original is kept at:

A second copy is with:

These two people know where it is:

My attorney has a copy: ☐ yes ☐ no

Good homes: a fireproof box, a safe-deposit box your executor can open, your attorney's file. Bad homes: the glovebox, a desk drawer, a computer file named "passwords."

If you only have 20 minutes

These ten answers prevent most of the chaos. Do these first; everything else can wait.

1. The executor named in my will is:

2. My will is located at:

3. My attorney (name / phone):

4. My life insurance is with (company / agent):

5. My health care proxy / advance directive is at:

6. My password manager is (name):

7. Its master password is in a sealed envelope at:

8. My phone passcode is written down at:

9. The account that pays the mortgage / rent and utilities:

10. The one person who knows the rest:

Last reviewed

Review every January, and after any move, marriage, divorce, death, new account, or new policy. Put the most recent date at the top so your family knows how fresh this is.

Date	Reviewed by	What changed

Choose your sections

Each section stands on its own and starts on a new page. Tick the ones that apply to you, fill those in, and tell your family which pages to ignore. A page you'll never need is better skipped than left blank and confusing.

☐	1. About me	<i>Everyone</i>
☐	2. People to call first	<i>Everyone</i>
☐	3. People who depend on me	<i>If anyone relies on you for care, money, or decisions</i>
☐	4. Where the important papers are	<i>Everyone</i>
☐	5. Money: accounts, income, bills, debts	<i>Everyone</i>
☐	6. Insurance and benefits	<i>Everyone</i>
☐	7. Digital life	<i>Everyone with a phone or email</i>
☐	8. Home, keys, mail, vehicles	<i>Everyone</i>
☐	9. Pets	<i>If you have animals</i>
☐	10. If I own a business	<i>Business owners, landlords, freelancers</i>
☐	11. Health and care wishes (where to find them)	<i>Everyone</i>
☐	12. Final wishes	<i>Everyone</i>
☐	13. A message to my loved ones	<i>Optional, personal</i>
☐	14. For my family: the first days and weeks	<i>Leave this page for them</i>

1. About me

☐ This applies to me ☐ Skip this section *Everyone needs this one.*

The facts a funeral director, the Social Security office, and the executor will ask for first.

Full legal name:

Other names used (maiden, prior):

Date and place of birth:

Social Security card is located at:

Birth certificate is located at:

Passport / citizenship papers are at:

Marital status and spouse's name:
Marriage certificate (and any divorce
decree) is at:

Military service (branch / dates):

DD-214 (discharge papers) is at:

Religious affiliation / congregation:

Employer and HR contact (if working):

Driver's license state / number location:

2. People to call first

☐ This applies to me ☐ Skip this section Everyone needs this one.

In the order you want them called. The executor and the attorney matter most in the first week.

Role	Name	Phone	Email / notes

Roles to fill: spouse/partner • children • executor named in the will • attorney • financial advisor • accountant or tax preparer • primary doctor • clergy • closest friend • employer / HR • landlord or HOA • neighbor with a key • anyone who should not be contacted (say so).

3. People who depend on me

☐ This applies to me ☐ Skip this section Skip if no one relies on you for care, money, or decisions.

A spouse with memory loss, a disabled adult child, an aging parent, a grandchild you help raise. The family needs to know who is suddenly uncovered.

Who	What I do for them (care, money, rides, decisions)	Who should take it over	Their doctor / case manager

If I am someone's power of attorney, health care proxy, guardian, or trustee

For whom	Role I hold	The document is at	Successor named?

Note: a power of attorney you hold for someone else also ends — the successor agent named in their document takes over. If none is named, their family will need a court.

4. Where the important papers are

☐ This applies to me ☐ Skip this section Everyone needs this one.

Location only. If a document doesn't exist, write "none" — that is useful information too.

Document	Exists?	Where it is kept	Prepared by / date

List: will • trust • power of attorney (financial) • health care proxy / advance directive / living will • POLST or DNR • deed(s) • vehicle titles • life insurance policies • pension / annuity contracts • last 3 years of tax returns • prepaid funeral contract • cemetery deed • safe-deposit agreement • firearm records • business papers • divorce or adoption papers.

4. Where the important papers are (continued)

Safe-deposit box and home safe

Safe-deposit box at (bank / branch):

Box number / key is located at:

Who is authorized on the box:

Home safe location / combination is kept at:

Caution for the family: a safe-deposit box in one name alone may need the executor's court papers before the bank will open it. Keep the will somewhere else.

Professionals who hold copies

Who (attorney, accountant, advisor, agent)	Firm / phone	What they hold

5. Money

☐ This applies to me ☐ Skip this section Everyone needs this one.

Institution, type, and the last four digits only. Never write a full account number. “Beneficiary named?” matters: accounts with a named beneficiary pass outside the will.

Accounts (checking, savings, brokerage, retirement, CDs, HSA)

Institution	Type	Last 4	Beneficiary named?	Statements are at / how it’s accessed

5. Money (continued)

Income that will need to be stopped or claimed

Source (Social Security, pension, annuity, rental, wages)	Paid by / contact	Deposited to (last 4)

Bills paid automatically (so they can be stopped or moved)

What (mortgage, utilities, insurance, subscriptions)	Paid from (account, last 4)	Day of month

5. Money (continued)

Debts

The estate pays valid debts before anything is distributed. The family does not inherit them personally and should not pay them from their own pockets.

Lender	Type (mortgage, auto, card, loan)	Last 4	Approx. balance / notes

Things of value that aren't accounts

Loyalty miles (often transferable), season tickets, collections, jewelry, tools, art, a boat, cryptocurrency (write where the wallet/keys are kept, never the keys themselves).

Item	Where it is / how to access	Who I want to have it (if not in the will)

6. Insurance and benefits

☐ This applies to me ☐ Skip this section Everyone needs this one.

Life insurance is the one your family needs fastest. Company and policy number start a claim; the agent's name speeds it up.

Type	Company	Policy # (last 4 OK)	Agent / phone	Beneficiary / papers at

Types: life (each policy, including any through an employer or union) • health / Medicare / Medicare Advantage / Medigap • long-term care • homeowners or renters • auto • umbrella • disability • VA benefits (including burial benefits) • employer death benefit • accidental-death riders on credit cards or memberships.

7. Digital life

☐ This applies to me ☐ Skip this section Skip only if you have no phone, email, or online accounts.

*This is where families get locked out. **No passwords on this page.** Put the one master password in a sealed envelope and write here where the envelope is.*

Password manager I use (name):

Its master password is in a sealed envelope at:

My phone passcode is written down at:

Two-factor codes come to (phone / app):

Primary email address:

Secondary / recovery email:

Computer login is written down at:

Cloud storage / photos (service, account):

Cell carrier and account holder name:

Three things to set up now, while you're alive

These are built into the services and work better than any clause in a will. Each takes about five minutes.

- ☐ **Apple: Legacy Contact** (Settings → your name → Sign-In & Security → Legacy Contact). Names someone who can access your iCloud data after death. Set up: ☐
- ☐ **Google: Inactive Account Manager** (myaccount.google.com → Data & privacy). Decides what happens to Gmail, Photos, and Drive after a period of inactivity. Set up: ☐
- ☐ **Facebook / Instagram: Legacy Contact or Memorialize** (Settings → Memorialization). Chooses who manages the page or whether it is deleted. Set up: ☐

And one thing for your family: cancel the phone last. Two-factor codes go to that number. Shut it off first and every other account becomes harder to reach.

7. Digital life (continued)

Online accounts to close, memorialize, or keep

Service (social, shopping, streaming, banking app, cloud)	Username / email used	What I want done

Reminder: an executor usually needs explicit written authority to access digital accounts. Ask your attorney to add a digital-assets clause to your will or power of attorney.

8. Home, keys, mail, and vehicles

☐ This applies to me

☐ Skip this section

Everyone needs this one.

Home

Owned or rented — mortgage holder or landlord:

Deed or lease is located at:

Homeowners / renters insurance company:

Alarm company / code is written down at:

Utilities (electric, gas, water, internet) —
providers:

HOA or condo association contact:

Other property I own (address / deed location):

Keys and mail

Spare house key is with:

Mailbox key / PO Box (location, number):

Storage unit (company, unit #, key
location):

Other keys (shed, boat, cabin, office):

8. Home, keys, mail, and vehicles (continued)

Vehicles

Vehicle (year / make / model)	Title is at	Loan or lease holder	Keys are

Firearms

Location, how they are secured, and who may legally take possession. Transfer rules vary by state; the family should ask the attorney before moving them.

9. Pets

☐ This applies to me ☐ Skip this section Skip if you have no animals.

Animals are the first living thing that needs attention after a death and the last thing anyone thinks to write down.

Pet / name	Vet / phone	Food, medications, routine	Who should take them

Pet insurance / microchip registry:

Money set aside for their care (where):

Boarding or sitter I trust:

10. If I own a business

☐ This applies to me

☐ Skip this section

Skip if you don't own a business, rental property, or side income.

A business can die with its owner for want of a login. Even a small side business or a rental has accounts, renewals, and people who need to be told.

Business name / entity type (LLC, S-corp, sole prop):

Formation papers / operating agreement are at:

Business bank (institution, last 4):

Who else can sign or is on the account:

Accountant / bookkeeper (name / phone):

Business attorney (name / phone):

Registered agent / state filings due:

Business insurance (company / agent):

Online and recurring

Item (domain registrar, hosting, software, payment processor, lease)	Where the login pointer is	Renews / due

What I want done with the business (sell, close, transfer to):

The person who could run it for 90 days:

11. Health and care wishes (where to find them)

☐ This applies to me ☐ Skip this section Everyone needs this one.

This document points to your wishes; it does not record them. Your advance directive and POLST are the documents that count.

Primary physician / phone:

Specialists / phone:

Pharmacy / phone:

Current medication list is kept at:

Advance directive / health care proxy is at (and the agent named):

POLST or DNR order (if any) is at:

Organ / tissue donation: ☐ registered ☐ not registered — details:

Hospice or comfort-care wishes are written down at:

Allergies and conditions the family should know about:

If you don't have an advance directive yet, that is the single most useful thing to do after finishing this document. State-specific forms and how to fill them out: agingathomesupport.com/advance-directives/

12. Final wishes

☐ This applies to me ☐ Skip this section *Everyone needs this one.*

Nothing here is binding, but it answers the questions a funeral director will ask your family within hours.

☐ Burial ☐ Cremation ☐ Donation to science —

notes:

Prepaid arrangements with (funeral home / contract
is at):

Cemetery / plot / deed is at:

Veteran: ☐ yes — burial benefits / VA cemetery

wishes:

Service: ☐ religious ☐ non-religious ☐ none — where
/ who officiates:

Clergy or celebrant to contact:

Music, readings, or requests:

Obituary: facts to include / please leave out:

Organizations to notify or for memorial gifts:

People I would not want contacted:

13. A message to my loved ones

☐ This applies to me

☐ Skip this section

Optional. Skip it, or make it the most important page here.

Some people find this the hardest page. It is fine to leave it blank, or to write one line. If you have already written letters, just say where they are.

Letters or recordings I've left are at:

Specific items and who should have them are listed at:

If you'd like a place to start

Each of these is an opening, not an assignment. Use the ones that fit; ignore the rest.

What I want you to know:

What I was proud of:

What I am grateful for:

What I would ask you to forgive, or to forgive each other for:

What I hope for you:

13. A message to my loved ones (continued)

To

[illegible]

Photocopy this page for each person you want to write to. Date it; your family will want to know when.

13. A message to my loved ones (continued)

To

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There is no handwriting or other markings on the paper.

Photocopy this page for each person you want to write to. Date it; your family will want to know when.

13. A message to my loved ones (continued)

To

[illegible]

Photocopy this page for each person you want to write to. Date it; your family will want to know when.

14. For my family: the first days and weeks

☐ This applies to me ☐ Skip this section *Leave this page for them to read.*

The order of operations most families wish someone had handed them. Nothing has to happen today except the funeral home.

The first day

- ☐ If the death was at home and not under hospice, call 911. If under hospice, call the hospice first; they handle the pronouncement.
- ☐ Call the people in Section 2, starting with the executor and the funeral home.
- ☐ Secure the home: lock up, bring in valuables, feed and place the pets (Section 9).
- ☐ Don't post anything publicly until the people who should hear it in person have.
- ☐ Don't cancel, close, or pay anything today.

The first week

- ☐ Ask the funeral home for **10 to 15 certified copies of the death certificate**. Nearly every institution wants an original; running short delays everything.
- ☐ Find the will (Section 4). The executor named in it now has authority. A power of attorney no longer applies.
- ☐ Call the attorney. Ask what must be filed with the court, and when.
- ☐ Start life-insurance claims (Section 6). Confirm the funeral home reported the death to Social Security; survivor benefits must be *applied for* — call 1-800-772-1213.
- ☐ Notify banks and card companies (Section 5). Ask them to freeze, not close, until the executor has papers.
- ☐ Keep the mortgage, utilities, and insurance paid from the estate so nothing lapses. Do not pay the person's debts from your own money.
- ☐ **Cancel the phone last.** Two-factor codes go to it.

14. For my family (continued)

The first month

- ☐ Notify the three credit bureaus — Equifax, Experian, TransUnion — to flag the file as deceased. Identity theft of the dead is common.
- ☐ Forward the mail. Keep every bill and statement for at least a year.
- ☐ Notify the DMV, voter registration, and any professional licenses.
- ☐ Open the sealed password envelope (Section 7) only once the executor has authority to act. Then close or memorialize accounts as Section 7 directs.
- ☐ Executor: inventory assets and debts. The estate pays valid debts before anything is distributed.
- ☐ File the final income-tax return and, if required, an estate return — the accountant in Section 2 can say which.

Free, independent help

- ☐ **Social Security Administration** — 1-800-772-1213 — survivor benefits and the one-time death payment.
- ☐ **Eldercare Locator** — 1-800-677-1116 — your Area Agency on Aging, for local services and bereavement programs.
- ☐ **SHIP** (State Health Insurance Assistance Program) — free Medicare counseling for a surviving spouse.
- ☐ **VA** — 1-800-827-1000 — burial benefits and survivor benefits for veterans' families.

Sources and basis

Guidance on estate administration, beneficiary designations, and executor authority reflects standard U.S. probate practice; a power of attorney terminating at death is settled law in every state. Digital-asset access reflects the Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA), adopted in nearly every state; legacy-contact features are as published by Apple, Google, and Meta. Survivor-benefit steps reflect Social Security Administration guidance. This document records your own information and wishes and makes no legal or financial determinations. Confirm specifics with an attorney licensed in your state. **Current as of October 2026.**

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