

If you're holding this, you may be facing something very hard. This document exists so you aren't searching blind. It tells you **where everything is, who to call, and how to get in. It is not a legal document** and does not replace a will or trust. Take it one section at a time; you do not have to do all of this today.

1 ABOUT ME

FULL LEGAL NAME

DATE OF BIRTH

SSN (LAST 4)

HOME ADDRESS

CELL PHONE

THIS ORGANIZER IS KEPT (LOCATION)

PERSON WHO KNOWS WHERE IT IS

2 THE PEOPLE TO CALL

start here, they can help with the rest

ROLE	NAME / FIRM	PHONE	EMAIL
Financial advisor			
Estate attorney			
CPA / tax preparer			
Insurance agent			
Executor / Personal Rep.			
Power of attorney (financial)			
Power of attorney (health)			

IF I'M GONE, THE FIRST FEW THINGS

- › Breathe. You don't have to do all of this today. This exists so you don't have to do it from memory.
- › This next one may feel abrupt, and I'm sorry for that. When you're able, ask the funeral home to order **10 to 12 certified death certificates**. Almost every bank, insurer, and government office needs to see an original (not a photocopy) before they will release money or close an account, so you'll need more than you'd think, and ordering extras later can take weeks.
- › Call the funeral home early; some choices are needed within about **48 hours**. My wishes are on the next page.
- › Notify **Social Security** soon (1-800-772-1213). There may be a survivor benefit, and it prevents payments being clawed back.
- › Before closing or changing any account, check **"Recurring Bills & Auto-Pay"** so nothing lapses or bounces.

3 FUNERAL & FINAL WISHES

decisions are often needed within 48 hours

Preference: Burial / Cremation / Undecided (circle one) · **Organ donor:** Yes / No

FUNERAL HOME / CEMETERY PREFERENCE

PREPAID ARRANGEMENTS? (WITH WHOM / POLICY #)

CEMETERY PLOT OWNED? (WHERE / DEED LOCATION)

VETERAN? (BRANCH, FOR VA BURIAL BENEFITS & HONORS)

SPECIFIC WISHES FOR SERVICE, MUSIC, READINGS, GUESTS

4 DEVICE & DIGITAL ACCESS

the keys to everything

WHY THIS PAGE MATTERS MOST

My phone is the master key: password resets and security codes arrive there, and my email is already signed in on it. With the phone PIN and my email, almost everything else can be reached. **Please keep this page especially secure.**

PHONE UNLOCK PIN / PASSCODE

VOICEMAIL PIN

PHONE CARRIER + ACCOUNT PIN (TO KEEP THE LINE ACTIVE)

COMPUTER / LAPTOP LOGIN (WHICH DEVICE)

TABLET PASSCODE

HOME WI-FI NETWORK + PASSWORD

APPLE ID / GOOGLE ACCOUNT EMAIL

PRIMARY EMAIL + WHERE ITS PASSWORD IS KEPT

WHERE SECURITY CODES / 2FA ARRIVE (PHONE / APP)

PASSWORD MANAGER USED

WHERE THE MASTER PASSWORD / RECOVERY KEY IS KEPT

Set this up now, while you can: Apple's **Legacy Contact** and Google's **Inactive Account Manager** let a person you name access your account after you're gone. Turning them on today is the surest way to protect your photos and email. Apple Legacy Contact set? ☐ Google Inactive Account Manager set? ☐

ADDITIONAL NOTES

5 RECURRING BILLS & AUTO-PAY

what's due, and what's paying itself

BILL	PROVIDER / NAME	ACCOUNT #	≈ MONTHLY \$	AUTOPAY? Y/N	DRAWS FROM (ACCOUNT / CARD)
Electric / gas					
Water / sewer					
Trash / recycling					
Internet / cable					
Cell phone					
Mortgage / rent					
Home insurance					
Auto insurance					
Property taxes					
HOA / condo dues					

Two opposite dangers: a bill **not** on autopay can quietly lapse until service is shut off, while a bill **on** autopay keeps draining (or overdrawing) an account you may be trying to close. Know both before you change anything.

6 WHO TO NOTIFY & WHAT TO CANCEL

NOTIFY (check when done)

- ☐ Social Security _____
- ☐ Employer / HR _____
- ☐ Pension / annuity _____
- ☐ Life insurers (file claim) _____
- ☐ Credit bureaus (fraud flag) _____
- ☐ Banks / card issuers _____
- ☐ VA (if veteran) _____

CANCEL / TRANSFER (stops the bleed)

- ☐ Streaming (Netflix, etc.) _____
- ☐ Gym / clubs _____
- ☐ Subscriptions / apps _____
- ☐ Extra phone line _____
- ☐ Memberships _____
- ☐ Utilities → survivor's name _____
- ☐ Other _____

7 BANK & CASH ACCOUNTS

checking · savings · CDs

INSTITUTION	TYPE	ACCT # (LAST 4)	WEBSITE & LOGIN (USER / WHERE PASSWORD IS)	BENEFICIARY / POD

8 INVESTMENTS & RETIREMENT

IRA · Roth · 401(k) · brokerage

INSTITUTION (E.G. FIDELITY)	ACCOUNT TYPE	ACCT # (LAST 4)	WEBSITE / ADVISOR / HOW TO LOG IN	BENEFICIARY (TOD)

ADDITIONAL NOTES

9 INSURANCE & ANNUITIES

life · LTC · disability · annuity

COMPANY (E.G. PRUDENTIAL)	TYPE	POLICY #	BENEFIT \$	BENEFICIARY	AGENT / CLAIMS PHONE

10 INCOME SOURCES

SOURCE	MONTHLY \$	CONTACT
Social Security		
Pension		
Employer		
Annuity income		

11 LOANS & BALANCES OWED

LENDER / CREDITOR	ACCT # (LAST 4)	CONTACT PHONE
Mortgage		
Auto loan		
Credit card		
Credit card		
Personal / other		

ADDITIONAL NOTES

12 ONLINE ACCOUNTS & WEBSITES

the non-financial logins the living may need

SITE / SERVICE	PROVIDER / NAME	USERNAME / EMAIL	WHERE PASSWORD IS KEPT	NOTES
Airline miles				
Hotel points				
Card rewards				
PayPal				
Venmo / Cash App				
Amazon				
Health portal				
Government (SSA/IRS)				
USPS mail				
Social media				
Cloud storage				
Website / domain				

Some of these hold real money. Airline miles, hotel & credit-card points, and PayPal / Venmo balances can be worth a lot and may vanish when an account closes. Miles can sometimes transfer to a spouse if claimed quickly. Facebook can be "memorialized" by a person you name.

13 PHOTOS & MEMORIES

where the pictures live & how to get in

Shutterfly	_____	External drive / USB	_____
iCloud Photos	_____	Printed albums	_____
Google Photos	_____	Other	_____

ADDITIONAL NOTES

14 WHERE TO FIND MY DOCUMENTS

check what exists & note where it's stored

- | | |
|--|---|
| ☐ Will _____ | ☐ Living trust _____ |
| ☐ Power of attorney _____ | ☐ Healthcare directive _____ |
| ☐ Birth certificate _____ | ☐ Marriage certificate _____ |
| ☐ Property deeds / titles _____ | ☐ Recent tax returns _____ |
| ☐ Military / DD-214 _____ | ☐ Passport _____ |
| ☐ Safe deposit box + key _____ | ☐ Home safe + combo location _____ |

15 HOW THE HOUSEHOLD RUNS

ACCESS & KEYS

- Alarm / gate code _____
- Safe + where combo is _____
- Spare / car keys _____
- Storage / P.O. box _____

HELP & PETS

- Plumber / HVAC _____
- Electrician / handyman _____
- Lawn / cleaner _____
- Pets + vet _____

16 NOTES & MESSAGES TO MY LOVED ONES
