Who Passed On

Estate & Planning Checklist

One of the most loving things you can do for your family is plan ahead. Every item you complete is a weight lifted from the people you love.

Legal Documents

These documents give your wishes legal standing and protect your family.

- [ ] Create or update your will (high priority)
  Defines how assets are distributed and names an executor
- [ ] Create a durable power of attorney (high priority)
  Names someone to make financial decisions if you become incapacitated
- [ ] Create a healthcare power of attorney (high priority)
  Names someone to make medical decisions on your behalf
- [ ] Create a living will / advance directive (high priority)
  Documents your wishes for end-of-life medical care
- [ ] Review and update all beneficiary designations (high priority)
  Life insurance, IRAs, 401k — these override the will
- [ ] Consider establishing a trust (if applicable)
  Useful for avoiding probate or providing for a dependent
- [ ] Store documents securely and tell someone where they are
  Fireproof safe, attorney's office, or a trusted family member
- [ ] Give copies to your executor and healthcare proxy

Financial Accounts & Insurance

A complete picture of your financial life so nothing is overlooked.

- [ ] List all bank and investment accounts
  Account numbers, institutions, and how to access them

- [ ] Document all retirement accounts
  IRA, 401k, pension — include beneficiary designations for each
- [ ] List all life insurance policies
  Insurer, policy number, death benefit, and where to find the policy
- [ ] Document final expense or burial insurance if applicable
- [ ] List all debts and liabilities
  Mortgage, car loans, credit cards, student loans
- [ ] Document cryptocurrency or non-traditional assets
  Wallet addresses and access — store separately and very securely

Insurance Quick Reference

Fill in your own information below for easy reference.

Life insurance (insurer & policy #)

Health insurance (carrier & member ID)

Auto insurance

Homeowners / renters insurance

Final expense / burial insurance

Long-term care insurance

Digital Assets & Accounts

Often overlooked — and difficult for families to access without guidance.

- [ ] Create a master list of important accounts and passwords (high priority)
  Store securely — NOT in the will (wills become public record)
- [ ] Document your email accounts and recovery options
- [ ] Note your wishes for social media accounts
  Facebook: memorialization or deletion. Instagram, LinkedIn: similar options.
- [ ] Document cloud storage accounts
  Google Drive, iCloud, Dropbox — where photos and important files are stored
- [ ] List domain names or websites you own (if applicable)
  Include hosting accounts and renewal dates
- [ ] Set up emergency access in your password manager
  1Password and Bitwarden both support emergency contact access
- [ ] Document your wishes for digital legacy
  What should be saved, deleted, or passed on to family

Your Final Wishes

Recording these spares your family from having to guess.

- [ ] Document burial or cremation preference (high priority)
- [ ] Note preferred cemetery or disposition location
- [ ] Specify type of service desired
  Traditional, celebration of life, graveside only, or no service
- [ ] List any religious or cultural traditions to observe
- [ ] Name preferred music, readings, or speakers
- [ ] Document charitable donation requests in lieu of flowers

Final Wishes — For Your Reference

Fill in below and keep with your important documents.

Burial or cremation?

Preferred location

Type of service
Traditional, celebration of life, graveside, or no service

Religious or cultural traditions

Music or readings

Charitable donations in lieu of flowers

Important Contacts

Attorney (name & phone)

Financial advisor

Accountant / tax preparer

Executor of your will

Healthcare proxy

Trusted family contact

Where to Keep This Document

- Keep the original in a fireproof safe at home.
- Give a copy to your executor and to your attorney.
- Tell at least one trusted family member where it is.
- Review and update every 3–5 years, or after any major life event.
- Do NOT store passwords in a will — wills become public record. Keep a separate, secure document for that.