

UNEXPECTED DEATH CHECKLIST

This is a list I developed in reference to being prepared for an unexpected death. Not all these items will apply to everyone. However, if you put in the work and organize this list, those you leave behind will be eternally grateful. They will feel confident and more at ease, because you loved them enough to prepare.

It is not all doom and gloom. There are items here that are personal and will benefit future generations. Use this as a guide to start some conversations with your loved ones. We need to be open and honest with not only what we have, but what our wishes are “just in case.” This will help avoid confusion later when family and friends are trying to grieve.

If it’s in “black and white” there is nothing to argue over. Dedicate time to organize and fill this out with as much detail as possible. Remember, preparation today brings peace for tomorrow.

You will need:

- Trust and a will (some states require only a will) – I have a living trust and a will
- Memorial service and celebration of life reception information
- Burial/cremation information
- Death certificates (get at least 10; you only get so many free depending on the state)
- Experts’ information (trust attorney, CPA, financial advisor, bank representative)
- Estate tax and other tax information
- Bank institution information, including account numbers and passwords
- Life insurance information

- Call the Social Security Administration and ask about benefits for heirs
- Employer information and contact person
- Business information (if owned by the deceased or family)
- All assets and valuations for all (including collectibles)
- How assets and debts are titled (in whose name)
- Passwords for all accounts (including cell phones and computers)
- Monthly bills/balances of all (mortgage, utilities, cars, credit card debt, cell phone, etc.)
- Insurance information (medical, life, auto, disability, etc.)
- Medical information (doctors, medications, etc.)
- Other insurance information (car, home, disability)
- Military information
- Pension information
- Outstanding debts/loans
- Recurring subscriptions (gym, online services, etc.)
- Cancel insurance premiums for deceased
- Homeowner expenses (see if you can afford to stay if a person dies)
- Write an overview of your life before this happens!
- Write the wishes you want family to know after you die
- Write a note of your hopes, dreams, and advice for your kids/grandkids
- Your favorites (restaurants, travel, drinks, etc.)
- Your spouse's favorites

