

# The “When I Die” File Checklist

A simple, practical guide to help you prepare and protect the people you love.

Print this checklist and work through it one section at a time. You don't have to finish in one sitting. Even starting with a few items is a meaningful act of love. Review and update it once a year.

## 1. Core Documents

- Copy of your most recent Will
- Any Trust documents
- Power of Attorney (POA) including a Healthcare Directive
- Contact details for your Estate Lawyer and/or Accountant
- List of Beneficiaries and their contact info
- Location of originals (home safe, safety deposit box, etc.)

## 2. Proof & Identification

- Birth certificate
- Social Insurance number
- Driver's license and Passport
- Marriage certificate (if applicable)
- Divorce decree and marriage/separation dates (if applicable)
- Most recent Tax return
- Other key certificates (citizenship, adoption, etc.)

## 3. The Money Map

- List of all bank accounts, investment accounts, and credit cards
- Details for mortgage, loans, or lines of credit
- Policy details for life insurance, disability, or pension
- Include any money owed to you (personal loans, etc.)
- Contact info for financial advisor or accountant
- Notes on any recurring payments or deposits
- Where to find paper or digital statements

## 4. Password Plan

- Record of how and where passwords are stored (not the passwords themselves)
- Identify your legacy contact or trusted person for password manager access
- Instructions for accessing email, cloud storage, and other online accounts
- Notes for any important subscriptions to cancel or maintain

## 5. Digital and Online Life

- List of online accounts and services (streaming, cloud storage, payment, loyalty, and social media)
- Note beside each whether you want it closed, deleted, archived, or transferred
- Record who is responsible for handling your digital accounts
- Confirm any legacy or inactive account settings (Google, Apple, etc.) are turned on

## 6. Property

- Copies of property deeds, vehicle ownership or leases
- List of utilities and services that should stay active
- Details for maintenance, security, or service providers
- Property and auto insurance details, including policy numbers
- Contact information for your insurance broker (if you have one)
- Notes for property taxes, mortgage, or lease agreements
- Details about storage units, second homes, or shared property

## 7. The Legacy Plan

- Notes on funeral or memorial preferences
- Include any guidance for an obituary (optional)
- Pet care instructions, including vet contact and medical info
- List of people to notify first
- Personal letters, family stories, or special instructions
- List of personal items and who they're meant for

Annual Review Reminder: Review your file once a year and update as needed; life changes quickly. Store the file somewhere secure but accessible, and make sure two trusted people know where it is. A little planning now can bring enormous peace later.