

THE JUST-IN-CASE FILE

A practical checklist to help your loved ones navigate the essentials

This checklist is meant to help you gather important information in one place so your loved ones aren't left guessing. It's not meant to replace legal or financial advice, it's simply a practical starting point.

Print this checklist and work through it one section at a time. You don't have to finish it all at once. Even starting with a few items is a meaningful act of love. Review and update it once a year, or whenever life changes. Make sure to date it.

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 information
- Location of original documents (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, adoption records, etc.)

3. The Money Map

- List of all bank accounts, investment accounts, and credit cards
- Details for mortgages, loans, or lines of credit
- Policy details for life insurance, disability insurance, or pension plans
- Record of any money owed to you (personal loans, etc.)
- Contact information for your financial advisor or accountant
- Notes on recurring payments or deposits
- Location of 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 important online accounts
 - Notes on subscriptions or services to cancel or maintain
- *For security reasons, do not write actual passwords in this file.

5. Digital & Online Life

- List of online accounts and services (streaming, cloud storage, payment apps, loyalty programs, social media)
- Notes for each account: close, delete, archive, or transfer
- Specify who is responsible for handling digital accounts (perhaps someone more tech-savvy)
- Confirm legacy or inactive account settings are enabled (Google, Apple, etc.)
- Notes on two-factor authentication or recovery options, where applicable

6. Property

- Copies of property deeds, vehicle ownership, or lease agreements
- List of utilities and services that should remain active
- Details for maintenance, security, or service providers
- Property and auto insurance details, including policy numbers
- Contact information for your insurance broker (if applicable)
- Notes/copies of 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
- Guidance for an obituary (optional)
- Pet care instructions, including vet contact and medical information
- List of people to notify
- Personal letters, family stories, or any other special instructions/wishes
- List of personal items and who they are meant for

Annual Review Reminder

Review this file once a year and update it as needed; life changes quickly.

Store this file somewhere secure but accessible, and make sure two trusted people know where it is.

A little planning now can bring enormous peace later.
You don't need to do this perfectly; doing it at all is enough.