A SURVIVOR'S ROADMAP

HELPING GRIEVING FAMILY AND FRIENDS CARRY OUT YOUR WISHES

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PLANNING BEYOND A WILL

There are many things to consider when planning your estate in addition to how you choose to distribute your financial and physical assets. Creating a roadmap helps guide your family and friends through stressful decisions and provides answers when they need them most. This guide is designed to help your loved ones understand your desires and know where to find key information related to:

- Organization of payment and money management information
- Legacy letters to friends, family and guardians
- Guidance for guardians of minor children
- Password management

By thoughtfully planning and completing this document, you can help minimize the emotional stress and guide your loved ones to carry out your plans and settle your affairs in an orderly manner.

Directions for the preparer: Write or type in your instructions and where each piece can be found in the blanks, and then give a copy of this document to your Personal Representative.

CONTENTS

LEGACY LETTERS

Writing legacy letters to your friends and family is a thoughtful way to share important stories, life lessons, advice, and anything else that you want to be sure you pass on to them. Especially in the event of unexpected death, having letters prepared for your loved ones could be greatly comforting in a time of overwhelming grief.

You may also want to record your personal history for posterity. You can write it down or record it on audio or video. Consider this a way to provide your children, grandchildren, and even great grandchildren, a story about your life and a way to let them get to know you even if they were born after you died.

Consider writing legacy letters to the following individuals and let them know the letters exist and where they are located:

- Your children
- Spouse
- Parents and in-laws
- Siblings
- Nieces and nephews
- Godchildren
- Friends

Note that legacy letters are not the place to convey any asset interest transfers.

PRIOR TO DEATH

Preparer: Complete the checklist below to best help your survivors after you die.

Tasks

- ☐ If you have a safe deposit box, make sure someone besides yourself has access to it to prevent administrative delays. *(See page 9 of this guide to note its location.)*

- ☐ Do not put your estate planning documents in a safe deposit box. Make sure your Personal Representative knows their location and has access to them. *(See page 9 of this guide to note their location.)*

- ☐ Review your beneficiary designations for your life insurance, IRA accounts and 401(k) plans for accuracy.

- ☐ Review your estate plan on an annual basis and update as necessary for any changed circumstances related to:
  - Tax and legislative changes
  - Marital status
  - Death of beneficiaries, personal representative, power of attorney, etc.
  - Disability
  - Children

INITIAL TASKS

Preparer: Write or type in your instructions and where each piece can be found in the blanks on the right.
Personal Representative: Check the boxes at the left after each task is complete.

☑	Tasks	Location of Documents & Information
☐	At time of death, call the appropriate authorities (hospice or emergency services)	
☐	Alert family, friends and employer, if employed	
☐	Arrange for temporary care of any minor children or dependents	
☐	Arrange for immediate pet care, if necessary	
☐	Contact funeral home	
☐	Compile/submit the information needed to finalize the death certificate of the deceased. Funeral homes often assist with completing the document.	*Information to complete the Death Certificate can be found on page 13 of this guide.*

INITIAL TASKS cont.

Preparer: Write or type in your instructions and where each piece can be found in the blanks on the right.
Personal Representative: Check the boxes at the left after each task is complete.

☑	Tasks	Location of Documents & Information
☐	Get 12–15 copies of the certified Death Certificate	
☐	Review or complete funeral wishes and arrangements (keep all receipts for possible reimbursement)	
☐	Contact attorney, accountant and wealth advisor	
☐	Remove any valuables from the decedent's home, secure the residence and take steps to make the home appear occupied (for example, use of lamp timers)	
☐	If the decedent's home is unoccupied, discontinue unnecessary utilities and home services. You should also stop newspapers, cable, internet, etc.	
☐	Forward mail at the post office	

WITHIN THE FIRST MONTH

Preparer: Write or type in your instructions and where each piece can be found in the blanks on the right.
Personal Representative: Check the boxes at the left after each task is complete.

☑	Tasks	Location of Documents & Information
☐	Notify religious, fraternal and civic organizations of the deceased	
☐	If employed, contact the decedent's employer to determine: • Outstanding compensation due • Whether surviving dependents are still eligible for health insurance benefits • Life insurance policies through employer • Retirement accounts (401(k), ESOP, etc.)	
☐	Contact the Social Security Administration and other agencies such as pensions, annuities, VA benefits, etc. that may have been making payments to the deceased. If the decedent was your spouse, inquire about your eligibility for new benefits. Call 1.800.772.1213 or visit the SSA website (https://www.ssa.gov/). Find out if survivors are entitled to any further benefits.	
☐	Cancel any prescriptions	

WITHIN THE FIRST MONTH cont.

Preparer: Write or type in your instructions and where each piece can be found in the blanks on the right.
Personal Representative: Check the boxes at the left after each task is complete.

☑	Tasks	Location of Documents & Information
☐	Determine existence and locate the following documents for the settlement of the estate. Apply for any benefit entitlements: • Life insurance • Annuity / IRA • Notify OPM if Civil Service • Life insurance through credit cards and loan accounts • DD214 Discharge Certificate (if separated or retired military) • Divorce decrees (if applicable) • Prenuptial and postnuptial documents (if applicable) • Naturalization papers (if applicable) • Adoption and/or custody documents (if applicable) • Deeds and title documents • Stock certificates • Bearer bonds • Bank and retirement account statements • Brokerage statements • Loan paperwork • Last 4 years of income tax returns (Form 1040 and source documents) • All gift tax returns filed during life (Form 709 and attachments)	

WITHIN THE FIRST MONTH cont.

Preparer: Write or type in your instructions and where each piece can be found in the blanks on the right.
Personal Representative: Check the boxes at the left after each task is complete.

☑	Tasks	Location of Documents & Information
☐	Access bank safe deposit box (if applicable)	
☐	Prior to notifying the bank, cancel any electronic auto-payments such as online subscriptions or auto bill pay features.	
☐	Obtain copies of decedent's outstanding bills including: • Mortgages • Auto/recreational vehicle loans • Lines of credit • Utilities (household and cell phone) • Medical • Memberships (health clubs, county clubs, etc.) • Credit cards Notify all companies. Usually the Personal Representative of the estate handles debt liquidation. Work with creditors to satisfy accounts. You aren't personally liable for your loved one's debts unless you are married or are a co-signer on a loan.	
☐	Locate estate planning documents	

WITHIN THE SECOND MONTH

Preparer: Write or type in your instructions and where each piece can be found in the blanks on the right.
Personal Representative: Check the boxes at the left after each task is complete.

☑	Tasks	Location of Documents & Information
☐	Run a credit report and notify all 3 credit reporting agencies (Equifax, Experian, and TransUnion) of the death.	Equifax (https://www.equifax.com/) Experian (https://www.experian.com/) TransUnion (https://www.transunion.com/)
☐	File any outstanding claims for health insurance or Medicare	
☐	Remove loved one from marketing and mailing lists	
☐	Contact the Department of Motor Vehicles to cancel driver's license and transfer titles of all registered vehicles	
☐	Notify the Registrar of Voters	

ONGOING AFFAIRS MANAGEMENT

Preparer: Write or type in your instructions and where each piece can be found in the blanks on the right.
Personal Representative: Check the boxes at the left after each task is complete.

☑	Tasks	Location of Documents & Information
☐	Send acknowledgement cards for flowers, donations, food, etc. Also remember to thank pallbearers.	
☐	Follow up with attorney, accountant or wealth advisor for estate settlement items.	
☐	File the decedent's final tax return. Meet with an accountant to determine federal, state and estate tax requirements.	

PLANNING OPPORTUNITIES FOR SURVIVOR(S)

Survivor(s): Complete the checklist below.

☑	**Tasks**
☐	Reconsider life insurance needs for self
☐	Update your estate plan: • Will • Trust (if applicable) • Power of Attorney • Health care directive
☐	Update your beneficiary designations (if necessary) on: • Life insurance policies • Retirement accounts • Brokerage accounts

FINALIZATION OF DEATH CERTIFICATE

Preparer: Write or type in your information in the blanks below.

First, middle and last name	
Maiden name	
Social Security number	
Date of birth	
Date of death	
Marital status	
Spouse's first and last name	
Place of birth (city and state)	
Father's name	
Mother's name	

GUIDANCE FOR GUARDIANS OF MINOR CHILDREN

Preparer: Write or type in your information in the blanks below.

Many people choose a family member or a close family friend as their children's guardian in their will. Consider a candidate's religious views, opinions about education, and how they feel about accepting the responsibility. You may want to write them a letter detailing your values and wishes for how you want your children to be raised. The best way to legally ensure your choice of guardian is honored is to include it in your will.

You also may want to designate someone you trust who will contact your children in the event that you and their other parent die.

Who is the legal guardian you selected in your will for your minor children?	
Did you write a letter to the legal guardian? If so, where is it located?	
Who should tell your children about your death? (Include name, relationship to family, and phone number)	

PET CARE

Preparer: Write or type in the following information in the blanks below.

Do you have pets? (List their names, kinds and ages.)

Who should care for your pets once you die?

Do you have any specific instructions about caring for the pets?

What veterinarian do the pets go to?

DIGITAL AND ONLINE ACCOUNTS

Preparer: Write or type in your information in the blank below and in the table in the following pages.

Your estate is more than the physical things you'll leave behind. Emails, photos, videos, and entertainment purchases are all part of your digital estate. You may want to pass along some of these digital assets, or you may want them to be deleted after you're gone. Either way, the best way to ensure your wishes are followed is by recording your login information and designating someone to save or delete any accounts, emails, photos, etc.

Use the form below and on the following pages to record the names of institutions, services, account numbers, and login and password information for your digital services, including:

- Bank accounts
- Credit cards
- Mortgage or loans
- Insurance policies (life insurance, health insurance, car insurance, home insurance, etc.)
- Tax preparation software account
- Electronic devices (cell phone, computer, tablet, etc.)
- Email (Gmail, AOL, Yahoo, Hotmail, work-based, etc.)
- Social Media (Facebook, Twitter, LinkedIn, Instagram, Pinterest, etc.)
- Shopping (Amazon, Ebay, Target, Walmart, Best Buy, etc.)
- Payment/money management accounts (PayPal, Mint, Google Wallet, Apple Pay, etc.)
- Cloud storage accounts (Dropbox, iCloud, Microsoft OneDrive, etc.)
- Video streaming accounts (Netflix, Hulu, Amazon Prime, etc.)
- Music accounts (Spotify, Pandora, Apple Music, etc.)
- Photo/video accounts (Shutterfly, Snapfish, Google, etc.)
- Gaming accounts (Xbox Live, Playstation Plus, Steam, etc.)
- Blog/web hosting accounts and services (Blogger, Wordpress, Squarespace, GoDaddy, etc.)
- Software licenses (Microsoft Office, iWorks, Adobe CS, Quickbooks, Turbo Tax, etc.)
- Travel/ticketing rewards (airline miles accounts, Ticket Master, Uber, Lyft, etc.)
- Food/delivery services (Costo, Blue Apron, Seamless, etc.)
- Messaging services (Skype, WhatsApp, Snapchat, etc.)

Location of document and/or app that contains your username and passwords	

DIGITAL AND ONLINE ACCOUNTS

Preparer: Write or type in the following information to help survivors access the account from a new device.

Institution/Provider	Account # / Policy #	Log-in URL	Username	Password	Security Q & A	Beneficiaries

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IMPORTANT CONTACT INFORMATION

DEPARTMENT OF VETERAN'S AFFAIRS
1-800-827-1000
www.vba.va.gov/VBA

SOCIAL SECURITY ADMINISTRATION
1-800-772-1213
https://www.ssa.gov/planners/survivors/ifyou.html

CREDIT REPORTING AGENCIES

EQUIFAX
1-800-685-1111
www.Equifax.com

TRANS UNION
1-800-888-4213
www.TransUnion.com

EXPERIAN
1-888-397-3742
www.Experian.com

BOULAY

BOULAY

Estate and trust tax services provided by Boulay PLLP. Legal services provided by Andrew Kremer Law.

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