

The 25 Documents You Need Before You Die

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Let's face it, planning for our own mortality is uncomfortable and hard. No matter what our circumstances or background, we all share some level of discomfort around death and therefore often avoid end-of-life planning at all costs. Even though end-of-life planning is the greatest gift you can give to your family, it can be overwhelming to know how and where to start.

A decade ago, the Wall Street Journal published an article detailing "The 25 Documents You Need Before You Die" which is a wonderful reference to help as you get started. However, just as your life and circumstances are ever-changing, so should be your approach to compiling this list.

Many things have changed over the last 10 years. You have a larger online presence than you might think and as you make plans to protect your physical property and assets, it is also wise to consider your digital footprint. With this in mind, here is the list with a few updates to best help you prepare for your family and protect your legacy:

1. **Last Will & Testament:** Your will is the document that determines who will inherit any of your assets if there is no joint ownership, or beneficiaries not file at an institution
2. A **Financial Power of Attorney** (POA) allows you to designate someone to handle your finances if you are unable to do so
3. An **Advance Health Care Directive** is a combination of your Living Will (how you want to be treated in certain medical circumstances) and the naming of a Health Care Proxy/Power of Attorney (authority to make medical decisions for you)
4. **Do Not Resuscitate Orders** (DNR)
5. **Personal & family medical history** (including your list of medications)
6. A **HIPPA Authorization to release information** gives your permission to release protected health information about you to designated parties
7. **Housing, land, cemetery deeds**

8. **Escrow mortgage accounts**
9. **Proof of loans made and debts owed**
10. **Vehicle Titles**
11. **Stock certificates, savings bonds, brokerage accounts**
12. **Partnership and corporate operating agreements**
13. **Tax returns:** 6 years from filing date
14. A **Letter of Instruction** to convey requests and important information, such as where you want your ashes scattered or how you want your funeral or memorial service to be performed
15. A list of **Passwords & Digital Accounts** to access accounts as well as the unlock code to your phone and password to your computer, laptop and/or external hard drive
16. A **Digital Estate Plan**, which includes how you want your social media accounts to be handled after you're gone as well as the name of who will carry out your wishes (also known as a digital executor)
17. List of **safe-deposit boxes** and where the keys are located
18. **Life insurance policies**
19. **Individual retirement accounts and/or 401(k) account information**
20. **Pension documents**
21. **Annuity contracts**
22. **Marriage license**
23. **Divorce papers**
24. A list of **Important Contacts** with phone numbers, email addresses, etc.
25. A **Legacy Letter** or **Ethical Will**, which may include your personal or family history/stories, beliefs, values, and life lessons for future generations

Once completed, please make sure your family knows these documents and wishes exist and how to access them. Here are a couple of tips to help optimize your document do-gooding:

- **Sharing is Caring:** Schedule a family meeting, Zoom or phone call to share where these documents are located and how to access them
- **Capture, store and secure** updated information, especially usernames and passwords
- Consider using a password manager or secure online vault storage to capture and share information
- **Be Transparent:** Your end-of-life plans and wishes may affect family members differently and/or may differ from their expectations
- **Keep notes** along the way to capture things you're unsure about or that you may need to revisit
- **Consult an Estate Attorney**

Give yourself time, patience and space to complete this list, celebrating progress along the way.

While this preparation is no small feat, your end-of-life planning will serve as the greatest gift you give your family by preventing confusion and anguish, protecting your legacy and allowing you to live your life unburdened today.

Disclaimer: this isn't legal advice, and shouldn't be taken as such.
Before drafting a will, consult a lawyer or legal service.



DO SOMETHING
TODAY THAT
YOUR FUTURE
SELF WILL THANK
YOU FOR.

Our actions and decisions today will shape
the way we will be living in the future.

Estate & Legacy Planning Questions

Have you considered these key decisions?

- ☐ Healthcare
- ☐ Organ Donor
- ☐ The Kids
- ☐ The Pets

Have you organized your key contacts?

- ☐ Close Family
- ☐ Friends
- ☐ Lawyer
- ☐ Accountant
- ☐ Colleagues

Do you have your important records on hand?

- ☐ The Paperwork
- ☐ Birth Certificate
- ☐ House Deed
- ☐ Passport
- ☐ Passwords

How do you want to be remembered?

- ☐ What do you want done with your personal items and treasures?
- ☐ Social media accounts

Estate & Legacy Planning Questions

What type of service or celebration do you want planned?

- ☐ My body?
- ☐ Type of service?
- ☐ Music?
- ☐ Final fashion?

Legacy Planning Tasks:

- ☐ Write down all the stories
- ☐ Create and organize photo albums
- ☐ Create a website to store your photos
- ☐ Create a DVD of home movies
- ☐ Tell and record your story in-person