

Single, No Partner / No dependents

People most impacted by your planning: Parents, Siblings, Other family, Friends, Pets

Goal: "Leave No Mysteries"

Do the items with ***asterisk** right away because they are the easiest – no cost, takes very little time, and has maximum effectiveness.

Otherwise, the list is in order of importance and increases in complexity when you get to creation of a will and associated legal documents.

Collect and Print Out

- List of contacts and ***contact info** to let them know about your death / disability – (***Parents**, family, friends, HR phone, CPA, mortgage / landlord, Pet's Vet)
- List of **Passwords** and security question answers (***phone**, banking, brokerage accounts, retirement accounts, mortgage, credit cards, loans)
- ***Codes to access**
(Storage units, gates, home alarm)
- ***Identify in writing (and let them know):**
 - Your Team – who can pay your bills, who will serve as executor or personal representative for your estate, ***who will take care of your pets?**

Check these and make changes as needed

- ***Beneficiaries (Primary and Contingent) for your** Roth IRA, IRA, 401k accounts
- ***Beneficiaries for your Insurance policies – check each site, even employer paid policies**

- **IMPORTANT NOTE: DO NOT LIST YOUR ESTATE** – list names of people or trusts established under your will instead. Minors will need a Trust Established by your will and you will need help setting this up.

Ownership of your things – do you own any account or property WITH someone else? Who gets the property when you die? **BEST PRACTICE: Reregister your bank and brokerage accounts as Transfer On Death (TOD) -may also be called Payable On Death (POD).** You will continue to be sole owner until you die, then whoever you name won't have to jump through hoops to gain access

List of digital assets (and user name / password and answers to security questions)

- Email accounts
- Social media accounts
- Online banking accounts
- Online subscription-based accounts
- Ecommerce or marketplace accounts (i.e. Amazon, eBay, etc.)
- Photos saved online or on the cloud

- Online chatroom accounts
- Cell phone apps
- Online dating or gaming accounts
- Online accounts for utilities
- Loyalty program benefits (i.e. frequent flyer miles, credit card perks, etc.)
- Any other personal information you store on your computer, cell phone, or tablet

Tell Where you Keep:

- *DD form 214 (if military)
- Will
- Material things not at your home
- *Keys to car / home / lockers / storage units / Boats / RV's
- Durable Power of Attorney
- Living Will
- Insurance Policies
- Deeds /Titles to Car, House, Boats, RV's (your house deed came with your closing docs)

Print Out or Screen Shot:

- Statement for each bank, brokerage, 401k / retirement account
- Statement for each debt / Credit Card
- List of your subscriptions (your phone may have this that you can screenshot) – audio, video, books, anything with a monthly or annual fee)

The Key Documents – requires assistance

- A will for who gets your belongings / assets that do not have a listed beneficiary on the account.
- A Durable Power of Attorney so someone can pay bills if you are sick or injured.
- A living will to allow trusted loved one to make decisions regarding your healthcare or extraordinary measures to save your life or disconnect from life support.
- *Consider organ donation and update your driver's license.

Leave Instructions

- Funeral or Party? How do you want your life celebrated?
- *Cremate or bury? Where?
- Leave a message to post on Social Media.

Share this ROADMAP

- Share the instructions checklist with Family / Friends

