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 – \(\square\) who can pay your bills, \(\square\) who will serve as executor or personal representative for your estate, \(\square\)*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