**Unmarried + Children**

*People likely impacted: Children - education, maintenance and support, physical and financial guardianship; Grandparents / Aunts & Uncles*

**Goal: “Leave No Mysteries” “Make sure financial life and relationships carry on “**

In the checklist below, do the items with *asterisk* right away because they are the easiest – no cost, takes very little time, 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.

### Children's Guardian(s) FIRST

- **Name Guardian / Backup Guardian for Child(ren) in writing**
  - Financial and physical guardians can be different.
  - If you share custody, ensure via Will and Custody agreement that grandparents or other important relations have access to the child(ren).

### Check These and Make Changes as Necessary

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

  - **NOTE: DO NOT LIST YOUR ESTATE OR LEAVE BLANK – list names of people or trusts established instead.**

  *Important: Minors can’t inherit monetary assets without guardianship— you Will need to establish a Trust under a Will for them.*

### Create these KEY DOCUMENTS with professional assistance

- A Will for who gets your belongings / assets that do not have a listed beneficiary on the account and establishes guardianship for any child(ren). Determines the distribution of your financial assets and insurance proceeds for benefit of minor children.
- A Trust (established under your Will) for benefit of minors (will probate) OR
- A Living Trust with instructions for distribution of assets over time (NO Probate)*
- A Durable Power of Attorney for trusted person to pay bills, represent you legally.
- 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.**

*Note: A minor, once reaching age of majority (in their state) must complete full withdrawal of ALL inherited retirement accounts within 10 years. No rollovers! Fully taxable.
Collect and List

☐ List of contacts and contact info to let friends / contacts know about your death / disability –
   (Guardian(s) of children, Parents, family, friends, HR phone, CPA, mortgage / landlord, Children’s Doctor(s), Children’s School(s), Pet’s Vet)

☐ List of Passwords (*phone, banking, brokerage accounts, retirement accounts, mortgage, credit cards, loans)

☐ List of digital assets (and user name / password and answers to security questions in order to close down)

- 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 etc you keep the following:

Where do you keep:

☐ *DD form 214 (if military)
☐ *Children’s Birth Certificates / Passports
☐ 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

Print Out or Screenshot

☐ *Codes to access
   (Storage units, gates, home alarm, laptop)
☐ Statement for each bank, brokerage, 401k / retirement account, Educational Savings Account (529)
☐ 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)
*Identify in writing (and let them know):

- Your Team – who will serve as executor or personal representative for your estate,
- *who Will take care of your pets?

Leave Instructions – Audio, Video, or Written

- Funeral or Party? How do you want your life celebrated?
- *Cremate or bury? Where?
- Leave a message to post on Social Media.
- Notify guardian of child(ren) of the availability of scholarships for college via your active membership in SETP. As of 2023, the Scholarship Foundation is fully funding all college / advanced education beyond high school for children of deceased members in good standing.

Share this ROADMAP

- Share the instructions checklist with Family / Friends