End-of-Life Planning Documents

Complete Instructions & User Guide

How to create, secure, and maintain your legacy folder

This guide covers all documents in the legacy folder package:
• Emergency Contact Card
• What_to_Do_When_I_Die.pdf
• Asset_and_Account_List.xlsx
• Annual_Email_Template.doc and Annual_Email_Builder.html

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Part 1: Overview & Getting Started

What Is a Legacy Folder?

A legacy folder (also called an "end-of-life planning folder" or "dead box") is a comprehensive collection of documents and information that helps your loved ones manage your affairs after you pass away. It removes the guesswork and reduces stress during an already difficult time.

Why This Matters

Without proper documentation, your executor and family may face:

- Delayed access to accounts and assets
- Missed insurance claims and benefits
- Unnecessary probate complications
- Continued charges on unknown subscriptions
- Difficult decisions about your wishes
- Lost access to digital assets and accounts

The Four Core Documents

Your legacy folder consists of four essential documents that work together:

Document	Purpose	Who Needs It
Emergency Contact Card	Quick reference for first 24-48 hours. Key contacts and document locations only.	Executor, attorney, family members who might need immediate access
What_to_Do_When_I_Die.pdf	Step-by-step instructions for managing your entire estate. Timeline-based checklists.	Executor who will handle estate administration
Asset_and_Account_List.xlsx	Complete inventory of all financial accounts, assets, access credentials, and liabilities.	Executor, financial advisor, attorney, accountant
Annual Email Templates	Pre-written message to send recipients each year confirming access and updates.	For you to send to all recipients annually

How the Documents Work Together

Think of your legacy folder as a layered system:

1. **Emergency Contact Card** → First 48 hours: Who to call immediately
2. **What_to_Do_When_I_Die.pdf** → First 9-18 months: What to do and when
3. **Asset & Account List** → Ongoing reference: Where everything is and how to access it
4. **Annual Email** → Maintenance: Keep recipients informed and test access yearly

Example workflow when you pass away:

Day 1: Executor finds Emergency Contact Card → Calls attorney and financial advisor → Locates What_to_Do_When_I_Die.pdf
Week 1: Executor follows First Week checklist in What_to_Do_When_I_Die.pdf → References Asset & Account List for account numbers
Month 1-18: Executor continues working through Planning Guide checklists → Uses Asset List to track accounts as they're closed → Attorney handles probate process

Part 2: Emergency Contact Card

Purpose & Security Strategy

The Emergency Contact Card is a one-page quick reference containing only the most critical information needed in the first 24-48 hours after your death. It should be accessible to trusted individuals, but secured appropriately to protect your privacy.

Two-Tier Security Approach:

TIER 1: Basic Information Card (widely accessible)

What to include:

- Names and phone numbers of executor, attorney, and financial advisor
- General location of will/trust (e.g., "with attorney" or "home safe")
- Password manager service name (e.g., "1Password" or "LastPass")
- URL to shared digital folder (not passwords)

What NOT to include:

- Actual passwords or PINs
- Safe combinations
- Social Security numbers
- Account numbers

Where to keep Tier 1 cards:

- **Your wallet** (behind driver's license)
- **Home safe or secure drawer** (where executor knows to look)
- **With executor** (sealed envelope marked "Open Only Upon My Death")
- **With attorney** (along with will/trust)

TIER 2: Sensitive Access Information (highly secured)

What to include:

- Password manager master password (or location where it's stored)
- Password manager recovery key
- Safe combinations or codes
- Home security alarm codes
- Safe deposit box key location

Where to keep Tier 2 information:

- **Sealed envelope in attorney's office** (marked "Emergency Access - Open Only Upon Death")
- **Safe deposit box** (with executor as co-signer for immediate access)
- **Fireproof home safe** (executor knows combination)
- **Digital alternative:** Encrypted document in secure cloud storage with password given to attorney

Step-by-Step: Filling Out the Emergency Contact Card

1. **Print the Emergency Contact Card template**

Print on cardstock (67-110 lb weight) for durability. Consider laminating for long-term protection.

2. **Fill in contact information**

Use pen with permanent ink. Include:

- Full names (as they appear professionally)
- Direct phone numbers (not general office lines when possible)
- Company/firm names

3. **Document locations - Use general descriptions**

Examples:

- "With attorney Smith & Associates"
- "Home safe in master bedroom"
- "Box #543 at First National Bank"
- "https://drive.google.com/folder-name" (actual link)

4. **Password manager - Name only, not passwords**

Write the service name (e.g., "1Password") and WHERE the master password is stored:

- "Master password in sealed envelope with attorney"
- "Recovery key in safe deposit box"
- "Access instructions in main planning document"

5. **Update the "Last Updated" date**

This helps executors know if the information is current.

6. **Make multiple copies**

Recommended: At least 3 copies for different locations

Example: Completed Emergency Contact Card

🚨 EMERGENCY CONTACT CARD 🚨

IF I DIE TODAY - START HERE

📋 EXECUTOR / PRIMARY CONTACT

Name: Jennifer Martinez
Phone: (949) 555-0123
Email: jmartinez@email.com

⚖️ ATTORNEY

Name: Robert Chen, Esq.
Phone: (949) 555-7890
Firm: Chen & Associates Law

💼 FINANCIAL ADVISOR

Name: Michael Thompson, CFP
Phone: (949) 555-4567
Firm: Spinnaker Wealth

📁 CRITICAL DOCUMENTS

Will/Trust Location: With attorney Robert Chen
Safe Deposit Box: Box #428, First National Bank
Digital Folder: https://drive.google.com/legacy-folder

🔐 PASSWORD MANAGER

Service: 1Password
Master Password: Sealed envelope with attorney
Recovery Key: In home safe (combo with attorney)

Last Updated: January 15, 2026

Part 3: What_to_Do_When_I_Die.pdf

Purpose & Structure

This is the comprehensive master document that guides your executor through the entire estate administration process. It's organized by timeline (first 48 hours, first week, first month, etc.) to prevent overwhelm and ensure critical actions are taken in the right order.

Document Sections Overview

Section	What It Contains
First 48 Hours	Immediate actions: secure home, care for pets, notify key people, locate documents
First Week	Death certificates, Social Security notification, employer contact, insurance claims, freeze accounts
First Month	Probate filing, benefits applications, account transfers, subscriptions cancellation, digital asset management
Key Contacts	Complete tables of professional contacts (executor, attorney, advisor, CPA) and family contacts with priority levels
Legal & Financial Info	Will/trust location, power of attorney details, insurance policies, employment/business information
Debts & Liabilities	Outstanding debts, recurring expenses, cash flow management during estate administration
Physical Assets	Real estate with maintenance contacts, vehicles, valuable personal property with intended recipients
Pets	Pet care instructions, caretaker contacts, vet information, medication schedules
Digital Life	Password manager access, cryptocurrency wallets, social media preferences, online account management
Healthcare & Tax	Medical providers, medications, devices to return, tax preparer info, filing requirements
Business & Subscriptions	Business ownership details, client contacts, subscriptions and memberships to cancel
Memorial Preferences	Funeral arrangements, service preferences, obituary style, organ donation, charitable donations
Document Locations	Physical locations of all critical documents with access codes

Digital Files	Cloud storage locations, 2FA recovery codes, backup drives
Annual Review	Checklist to keep all information current each year
Final Notes	Personal messages, special instructions, closing thoughts

How to Complete the Planning Guide

Step 1: Gather Information

Before filling out the document, collect:

- ☐ Contact information for all professionals (attorney, financial advisor, CPA, insurance agent)
- ☐ Family and friend contact details with relationship designations
- ☐ Location of all physical documents (will, trust, deeds, titles, insurance policies)
- ☐ Insurance policy numbers and agent contacts
- ☐ Real estate information (addresses, mortgage holders, HOA contacts, maintenance services)
- ☐ Vehicle information (make, model, VIN, title locations)
- ☐ Pet care details (vet contacts, caretaker arrangements, medication schedules)
- ☐ Business information if self-employed (client contacts, pending contracts, operating agreements)
- ☐ Digital account usernames (actual passwords go in password manager, not this document)
- ☐ Memorial and funeral preferences

Step 2: Fill Out Section by Section

Work through the document systematically:

1. **Start with Key Contacts section** - This is the foundation everything else builds on
2. **Complete all contact tables** - Include direct phone numbers (not general office lines)
3. **Fill in Legal & Financial Information** - Will/trust location, POA, insurance policies
4. **Document all physical assets** - Real estate, vehicles, valuable personal property
5. **List debts and liabilities** - Include payment schedules and auto-pay sources
6. **Complete digital life sections** - Password manager access, social media preferences, online accounts
7. **Specify memorial preferences** - Burial/cremation, service type, obituary style, organ donation
8. **Add personal notes** - Letters, special instructions, final thoughts

Step 3: Be Specific But Not Overly Detailed

Good examples:

- "Will located with attorney Robert Chen at Chen & Associates Law, (949) 555-7890"
- "Pet caretaker: Sarah Johnson, (949) 555-1234, will take both dogs"
- "Grandfather's pocket watch goes to eldest son, David"

Avoid:

- Putting actual passwords in this document (use password manager instead)
- Writing account numbers here (they go in the Asset & Account List)
- Vague instructions like "somewhere in the garage" or "ask John"

Step 4: Review Timeline Sections

The timeline checklists (First 48 Hours, First Week, First Month) are pre-written and don't need customization, but review them to ensure:

- All referenced contacts are actually filled in the Key Contacts section
- Document locations mentioned are accurate
- Nothing contradicts information elsewhere in the guide

Step 5: Save and Store Securely

1. Save the completed document as a PDF (to prevent accidental changes)
2. Upload to your secure shared folder (Google Drive, Dropbox, etc.)
3. Give access to executor, attorney, and trusted family members
4. Print one copy to store with physical documents (in safe or with attorney)
5. Update the "Last Updated" date at the top of the document

Part 4: Asset & Account List

Purpose & Structure

The Asset & Account List is a comprehensive spreadsheet inventory of every financial account, asset, and liability you have. This is the working document your executor and financial professionals will reference constantly during estate administration.

Key Features

- **Organized by asset type** (bank accounts, investments, real estate, vehicles, insurance, business interests, crypto, debts)
- **Automatic net worth calculation** (total assets minus total liabilities)
- **Beneficiary designation tracking** (shows which accounts bypass probate)
- **Joint ownership indication** (accounts that transfer automatically)
- **2FA method documentation** (helps executor gain account access)
- **Last updated dates** (ensures information freshness)
- **Professional formatting** (color-coded headers, clear sections, proper borders)

How to Complete the Asset List

Step 1: Gather Financial Statements

Collect recent statements for:

- All bank accounts (checking, savings, money market)
- Investment accounts (brokerage, IRA, 401k, 403b, pension)
- Health savings accounts (HSA, FSA)
- Life insurance policies and annuities
- Mortgage statements and property tax records
- Vehicle titles and loan statements
- Business financial statements if applicable
- Cryptocurrency wallet addresses and exchange accounts
- Credit card statements
- Loan documents (auto, personal, student)

Step 2: Fill in Each Section

For each asset, include:

- **Asset/Account Name:** Be specific ("Chase Checking" not just "checking")
- **Value:** Current balance or estimated value
- **Account Number:** Last 4 digits are sufficient for security
- **Owner(s)/Title:** Individual, Joint, Trust, etc.
- **Beneficiary/TOD:** Who inherits? This bypasses probate!
- **Joint Owner:** If account is jointly held, who's the co-owner?
- **Contact/Institution:** Bank name, brokerage firm, insurance company
- **Username/Access:** Link to password manager entry or username

- **2FA Method:** Authenticator app (which?), SMS to phone, email, hardware key
- **Notes:** Any special details ("auto-transfers to savings monthly")
- **Last Updated:** Date you verified this information

Step 3: Document Special Circumstances

Pay special attention to:

- **Transfer-on-Death (TOD) accounts:** These pass directly to beneficiaries outside of probate
- **Payable-on-Death (POD) accounts:** Similar to TOD for bank accounts
- **Joint accounts with rights of survivorship:** Automatically transfer to surviving owner
- **Trust-owned assets:** Avoid probate, handled per trust instructions
- **Retirement accounts:** IRAs and 401(k)s have separate beneficiary rules
- **Life insurance:** Pays directly to named beneficiaries, not through estate

Why this matters: Properly designated beneficiaries and joint ownership can significantly speed up asset transfer and reduce probate costs.

Step 4: Keep Values Current

Update the spreadsheet at least annually:

- Review every January as part of annual financial planning
- Update immediately when opening/closing accounts
- Verify beneficiary designations are still accurate
- Confirm contact information for financial institutions hasn't changed
- Note the "Last Updated" date for each account you verify

Security Tips for Asset List

- **Store in encrypted cloud storage** (Google Drive, Dropbox, OneDrive with 2FA enabled)
- **Don't include full account numbers** (last 4 digits are sufficient)
- **Never write actual passwords in the spreadsheet** (use password manager links instead)
- **Limit access to trusted individuals** (executor, spouse, attorney only)
- **Consider password-protecting the file** for an extra layer of security

Part 5: Annual Email Templates (Word & HTML)

Purpose

You have two email template options to choose from based on your preference. The Annual_Email_Template.doc is a traditional Word document that's familiar and easy to customize. The Annual_Email_Builder.html is an interactive web-based form that generates a professionally formatted email with just a few clicks. Both templates serve the same purpose: ensuring your recipients remember the legacy folder exists, can still access it, and know where to find the latest versions. Either option creates a paper trail showing your documents are current.

How to Use the Template

Choosing Your Template

You have two options — choose whichever you're more comfortable with:

Option 1: Annual_Email_Template.doc (Traditional Word Document)

- Best for those who prefer working in Microsoft Word
- Simple, familiar editing experience
- Open, fill in the blanks, copy to your email client, and send
- Requires manual copy/paste into your email

Option 2: Annual_Email_Builder.html (Interactive Web Form)

- Best for those comfortable with web-based tools
- Modern, streamlined interface with helpful features
- Double-click to open in your web browser, fill in the form fields
- Automatically generates professionally formatted email
- Click "Copy to Clipboard" button, then paste into your email client

Both templates produce the same result — a professional annual update email. Choose whichever workflow feels more comfortable to you.

Step 1: Customize the Template

Open the template and personalize:

- Replace [First Name] with actual recipient name
- Insert your actual shared folder link
- Update the "Last Updated" date
- Set "Next Scheduled Update" for one year from now
- Fill in the "What's New This Year" section with actual changes

Step 2: Update "What's New This Year" Section

Be specific about changes:

Good examples:

- "Added new Chase checking account (closed Wells Fargo)"

- "Updated life insurance beneficiaries to reflect remarriage"
- "New executor: Changed from John to Jennifer Martinez"
- "Purchased rental property at 123 Oak Street"
- "Changed password manager from LastPass to 1Password"

Avoid vague updates:

- "Made some updates"
- "Changed a few things"
- "Everything is current"

Step 3: Who Should Receive the Email

Send to:

- **Your executor** (primary recipient - most important!)
- **Backup executor** if you have one designated
- **Spouse/partner** who needs access
- **Adult children** (if appropriate)
- **Your attorney** (optional but recommended)
- **Financial advisor** (optional but helpful)

Step 4: When to Send

Best practices for timing:

- **Send in January** (start of year, aligns with financial planning)
- **Same time each year** (creates predictable pattern)
- **After any major life change** (marriage, divorce, new child, new executor, major asset purchase)
- **Set calendar reminder** for next year so you don't forget

Step 5: Track Responses

After sending:

- Wait for confirmation replies (template asks recipients to respond with "Confirmed")
- Follow up with anyone who doesn't respond within a week
- If someone can't access the folder, help them troubleshoot immediately
- Keep a log of who received the email and when they confirmed

Sample Customized Email

Here's what a personalized version might look like:

Subject: Annual End-of-Life Planning Update [Version 2026] - Action Required

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Hello Jennifer,

It's that time again — your friendly annual reminder that my "legacy folder" (a.k.a. end-of-life planning documents) exists and has been updated for 2026.

🔗 **Access Here:**

https://drive.google.com/drive/folders/xyz123

🆕 **What's New This Year:**

• Updated account balances as of January 15, 2026

• Added new Schwab IRA (rolled over old 401k from previous employer)

• Changed financial advisor from Jane Smith to Michael Thompson at Spinnaker Wealth

• Updated pet caretaker from Mom to Sarah Johnson (she agreed to take both dogs)

📋 **Quick Action for You:**

Please click the link above to confirm you can still access the folder, then reply with "Confirmed" so I know you received this.

Thanks for keeping this on your radar!

— Sarah

Part 6: Putting It All Together

Setup Workflow: Getting Started

Follow this workflow to create your complete legacy folder:

6. **Set up secure cloud storage (Week 1)**

Create a dedicated folder in Google Drive, Dropbox, or OneDrive. Name it something your executor will recognize ("[Your Name] - Estate Documents"). Enable two-factor authentication on the account.

7. **Fill out Emergency Contact Card (Week 1)**

Start here because it's quick and gives you immediate peace of mind. Print 3 copies. Keep one in your wallet, one in your safe, and give one to your executor in a sealed envelope.

8. **Complete Asset & Account List (Weeks 2-3)**

This takes the most time. Gather statements, log into accounts, document everything. Update the spreadsheet as you go. Don't try to do it all in one sitting—work on it section by section.

9. **Fill in What_to_Do_When_I_Die.pdf (Week 4)**

Now that you have your contacts and accounts documented, fill in the Planning Guide. Most sections reference information you've already gathered. The timeline checklists are pre-written, so mainly focus on the tables and detail sections.

10. **Upload everything to cloud storage (Week 4)**

Save all documents as PDFs to prevent accidental editing. Upload to your secure folder. Also upload copies of your will/trust, insurance policies, and any other estate documents.

11. **Share access with trusted individuals (Week 5)**

Give view-only access to executor, spouse, attorney. Don't give edit access to anyone (prevents accidental changes). Make sure each person can actually open the folder—test it together.

12. **Test password manager access (Week 5)**

This is critical! Sit down with your executor and actually test accessing your password manager using the master password or recovery key. Most failures happen here—discover problems now while you can fix them.

13. **Send initial notification email (Week 5)**

Customize either the Annual_Email_Template.doc or the Annual_Email_Builder.html and send to all recipients. This creates the paper trail and ensures everyone knows the folder exists and where to find it.

14. **Set annual calendar reminder (Week 5)**

Create a recurring calendar event for next January to review and update everything. Include the annual email template in the event notes so it's easy to find.

Annual Maintenance Checklist

Every January (or your chosen annual date), complete these tasks:

- ☐ Review Emergency Contact Card - verify all phone numbers and contacts still current
- ☐ Update Asset & Account List - new balances, closed/opened accounts, changed beneficiaries
- ☐ Review Planning Guide - update contact information, memorial preferences, pet caretakers
- ☐ Verify password manager access still works (test with executor)
- ☐ Check beneficiary designations on all accounts - life changes affect these
- ☐ Confirm executor is still willing and able to serve
- ☐ Upload updated documents to cloud folder
- ☐ Update "Last Updated" dates on all documents
- ☐ Send Annual Email to all recipients
- ☐ Confirm all recipients can still access the shared folder

When to Update Outside Annual Review

Update immediately when:

- **Marriage or divorce** (change beneficiaries and executor if applicable)
- **Birth or adoption of child** (add to beneficiaries, consider guardian designation)
- **Death of executor or beneficiary** (designate new individuals)
- **Major asset purchase or sale** (real estate, business, large investments)
- **Change of attorney or financial advisor** (update all contact information)
- **Moving to new state** (state laws affect estate administration)
- **Change in password manager** (critical access information)
- **Significant change in net worth** (up or down by 25%+)

Common Mistakes to Avoid

- **Storing passwords in the documents** → Use a password manager and document how to access it
- **Never testing access with executor** → Most failures happen when they can't actually get in
- **Forgetting to update beneficiaries** → Beneficiary designations override your will!
- **Vague document locations** → "In the house somewhere" doesn't help anyone
- **Not sharing folder access** → Documents that can't be found might as well not exist
- **Letting documents get outdated** → Set that annual calendar reminder!
- **Using only physical documents** → Fire, flood, or loss destroys everything
- **Not coordinating with existing will/trust** → Make sure everything aligns

Getting Professional Help

Consider consulting professionals for:

- **Estate attorney** → Will, trust, complex estate planning, state-specific requirements
- **Financial advisor** → Beneficiary designations, asset titling, retirement account beneficiaries
- **CPA/Tax professional** → Tax implications of asset transfers, estate tax planning
- **Insurance agent** → Adequate coverage, beneficiary setup, policy integration with estate plan

Remember: These documents complement (not replace) professional estate planning. Work with your attorney to ensure everything coordinates properly.

Final Thoughts

Creating your legacy folder is one of the most considerate gifts you can give your loved ones. It transforms a chaotic, overwhelming situation into a manageable process with clear steps.

Yes, it takes time to set up. Yes, it requires annual maintenance. But the peace of mind—both for you and for those who will handle your affairs—is invaluable.

Your executor will be grieving. Don't make them also play detective, trying to piece together your financial life from scattered clues. Give them a roadmap.

The Most Important Step

The single most important thing you can do: Test everything with your executor while you're alive. Make sure they can actually access the password manager, open the safe, find the documents, and understand the instructions. **Don't wait until it's too late to discover that something doesn't work.**

Ready to get started?

Begin with the Emergency Contact Card (it's quick!),

then tackle the Asset & Account List,

fill in the What_to_Do_When_I_Die.pdf,

and send that first annual email.

Future you—and future your loved ones—will thank you.