

SPINNAKER

What to Do When I Die

Complete End-of-Life Planning Guide

Last Updated:

Dear _____,

If you're reading this, I'm no longer here (or you're just checking ahead, which is fine too).

This document contains everything needed to manage my affairs.

Please take your time. There's no rush. I've tried to make this as simple as possible.

! IMPORTANT: Start with the Emergency Contact Card

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1. First 48 Hours - Critical Actions

Focus ONLY on these immediate actions. Everything else can wait.

- Secure the home: Lock doors, collect mail, set security alarm
- Feed and care for pets immediately (caretaker contact in Section 8)
- Do NOT post on social media until all family has been personally notified
- Stop newspaper and hold mail (or redirect to executor)
- Cancel all upcoming appointments (doctor, dentist, meetings, travel)
- Notify executor and attorney (see Section 4 for contacts)
- Locate Will/Trust documents (see Section 5)

2. First Week Checklist

- Order 10-15 certified death certificates from funeral home
- Notify Social Security Administration (1-800-772-1213)
- Contact employer for final paycheck, benefits, pension (Section 5)
- Notify life insurance companies and begin claims (Section 5)
- Contact financial advisor to freeze accounts temporarily (Section 4)
- Notify Medicare/Medicaid and health insurance providers
- Cancel credit cards and identify auto-pay bills
- Ensure critical recurring bills stay paid (utilities, mortgage, insurance)

3. First Month Actions

- File Will with probate court (attorney will guide)
- Apply for all benefits: life insurance, annuities, pension, Social Security
- Transfer or close bank accounts per Will/Trust
- Update beneficiary designations (if applicable)
- Cancel subscriptions and memberships (Section 11)
- Transfer/cancel utilities (keep essentials active during estate period)

4. Key Contacts

Professional Contacts

Role	Name	Company	Phone	Email
Executor				
Attorney				
Financial Advisor				
Accountant/CPA				
Insurance Agent				
Tax Preparer				

Family & Personal Contacts

Name	Relationship	Phone	Email	Priority

Priority: 1=Immediate, 2=Within 24hrs, 3=Within one week

5. Legal & Financial Information

Will and Trust Location

I have uploaded digital copies to the shared folder

Physical copies are located at:

Notes:

Power of Attorney & Healthcare Directives

Primary Agent:

Secondary Agent:

Location:

Insurance Policies

Provider	Policy #	Type	Coverage	Beneficiary	Agent Contact

Financial Accounts

See separate Asset & Account List spreadsheet for complete details including:

- Bank accounts with balances
- Investment accounts
- Retirement accounts (IRA, 401k, etc.)
- Beneficiary designations
- Transfer-on-Death (TOD) / Payable-on-Death (POD) accounts
- Account access credentials

5. Legal & Financial Information (continued)

Employment & Business Information

Current Employer:

HR Contact:

Outstanding:

- Final paycheck
- PTO/vacation payout
- Stock options
- Deferred compensation

Business owned: Yes No

If yes, see Section 11 for client contacts & pending contracts

6. Debts, Liabilities & Monthly Obligations

Outstanding Debts

Creditor	Account Type	Balance	Interest Rate	Payment Schedule	Auto-Pay	Contact

Recurring Monthly Expenses & Cash Flow

Income Sources

Social Security:	\$	/ month
Pension:	\$	/ month
Rental Income:	\$	/ month
Other:	\$	/ month

Essential Monthly Expenses

Mortgage/Rent:	\$	(Due:	)
Property Tax:	\$	(Due:	)
Home Insurance:	\$	(Due:	)
HOA Dues:	\$	(Due:	)
Utilities:	\$	(Due:	)
Auto Insurance:	\$	(Due:	)
Other:	\$	(Due:	)

7. Physical Assets & Property

Real Estate

Property Address	Deed Location	Mortgage Holder	Property Insurance	HOA Contact

Home Access Codes:

Alarm:

Garage:

Lockbox:

Property Maintenance Contacts

Landscaper:

Pool Service:

HVAC:

Plumber:

Electrician:

Vehicles

Make	Model	Year	Title Location	Key Location	Notes

7. Physical Assets & Property (continued)

Valuable Personal Property

Item	Location	Approx. Value	Intended Recipient	Appraisal Info

Examples: Jewelry, art, collections, firearms, antiques, musical instruments, etc.

8. Pets & Animal Care

Pet Name	Species/Breed	Caretaker	Caretaker Contact	Vet & Medical Notes

Pet food & supplies location:

Medications & instructions:

9. Digital Life & Passwords

Password Manager & Security

Password Manager:

Master Password Location:

Recovery Key Location:

! CRITICAL: Test accessing the password manager while I'm alive to ensure you can get in when needed

Cryptocurrency & Digital Assets

Wallet Type:

Seed Phrase Location:

Exchange Accounts:

Social Media & Online Accounts

Instructions for each platform:

Platform	Username	Memorialize	Delete	Notes
Facebook				
LinkedIn				
Google				
Apple/iCloud				
Twitter				
Instagram				
Other				
Other				
Other				

10. Healthcare & Tax Information

Healthcare Providers

Primary Care Physician:

Specialists:

Current Medications:

Medical Devices to Return:

Examples: CPAP machine, insulin pump, oxygen concentrator, prosthetics

Tax Information

Tax Preparer:

Prior Year Returns Location:

Estimated Tax Payment Schedule:

Trusts Filing Separate Returns:

Note: Final tax return is due within 9 months of death

11. Business

Business Information (if self-employed)

Business Name:

Business Structure:

EIN:

Operating Agreement/Articles Location:

Key Client Contacts

[illegible]

12. Subscriptions

Subscriptions & Memberships to Cancel

Service	Account/Email	Monthly Cost	Cancellation Info

Examples: Streaming services, gym, professional associations, magazines, cloud storage, software licenses

13. Memorial & Funeral Preferences

Final Arrangements

Preference: Burial Cremation Other:

Preferred Funeral Home:

Pre-paid Arrangements: Yes No

Location of documents:

Memorial Service Preferences

Type of Service: Religious Secular
 Celebration of Life None

Preferred Location:

Specific Music Requests:

Readings or Poems:

Speakers/Eulogists:

Obituary & Notifications

Preferred Obituary Style: Traditional Brief Humorous

Organizations to Notify:

Preferred Charities for Memorial Donations:

Organ Donation

Registered Organ Donor: Yes No Registry:

14. Physical Document Locations

Document Type	Physical Location	Access Code	Notes
Will/Trust			
Birth Certificate			
Passport			
Marriage Certificate			
Property Deeds			
Vehicle Titles			
Safe Deposit Box			
Life Insurance Policies			
Operating Agreements			
Stock Certificates			

15. Digital Files & Cloud Storage

Primary Shared Folder

All critical digital files are stored here:

Service:

Folder Link:

Access Instructions:

Two-Factor Authentication & Recovery

2FA Recovery Codes Location:

Backup Codes File:

Backup Drives & Storage

External Hard Drives:

Cloud Backup Services:

Physical Location:

16. Annual Review Checklist

Complete this checklist each year to keep information current:

- Updated all account balances in Asset & Account List
- Verified all contact information is current
- Tested password manager access
- Reviewed and updated beneficiary designations
- Confirmed life insurance coverage amounts are adequate
- Verified executor is still willing and able
- Updated shared folder link (if changed)
- Sent annual email to recipients
- Made backup copies of all documents
- Reviewed Will/Trust for needed updates
- Updated this document's "Last Updated" date

Last Review Completed:

Next Review Scheduled:

17. Final Personal Notes

Personal Messages

Letters or personal messages location:
(If included in separate folder or files)

Special Instructions

Closing Note

Thank you for handling this. Please take care of yourself and approach this step by step — there's no rush. Everything you need should be either in the shared folder or listed in this document.

If you're reading this because I'm gone, please know how much I appreciate everything you've done for me and the life we shared.

With love,

Signature / Name