



WEEKSAFTER COMPLETE PLAN

After-Life Action Plan

Prepared for Sample Customer

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This plan gives general information to help your family. It is not legal, tax or financial advice. Laws differ by state. Talk to a licensed attorney or advisor about your situation.

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Start Here

This plan is for the people who will handle things after you're gone. It lists your accounts and the steps for each one, based on your answers.

How to use this plan

- ☐ Work through the priority list on the next page now, while you can.
- ☐ Print the plan and fill in the blank pages by hand.
- ☐ Keep it with your will, and tell your executor where it is.
- ☐ Review it once a year, and after any big life change.

Keep it safe

Never write full passwords, PINs, recovery phrases or full account numbers in this plan. Write where they are kept instead, for example "in my password manager" or "in the fire safe in the closet".

Your top priorities

Do these first. Each one makes the work much easier for your family.

- ☐ Have an attorney review your will and other papers. They're more than 3 years old.
- ☐ Name a beneficiary on every retirement and investment account.
- ☐ Set up a password manager and turn on emergency access for one trusted person.
- ☐ Set up Google Inactive Account Manager at myaccount.google.com/inactive.
- ☐ Add an Apple Legacy Contact in your iPhone settings.
- ☐ List every automatic payment, so your family doesn't close an account too early.
- ☐ Set your Facebook memorialization choice in Settings.
- ☐ Write down where your safe deposit box and its key are.
- ☐ Fill in the contact sheet in this plan and tell your executor where you keep it.

Bank Accounts

Banks are usually the first calls your family makes, because bills keep coming.

■ Your bank accounts

With several bank accounts, a master list matters. Write down each bank, the account type and the last four digits of the account number. Your executor will need a certified death certificate for each bank. Think about closing accounts you no longer use.

■ Joint or individual accounts

Joint accounts pass to the other owner. Accounts in your name alone go through your estate. Mark each account below as joint or individual so your executor knows which is which.

■ Automatic payments

Important: your family should not close bank accounts right away. First they must find every automatic payment so the mortgage, insurance and utilities don't stop. Use the audit checklist below.

■ Safe deposit box

Write down the bank, the branch, the box number and where the key is kept. After a death, the bank usually asks for a death certificate and the executor's court papers before it opens the box. Rules in Florida may differ. Don't keep the only copy of your will in the box, because your family may need the will to get into it.

When the time comes

- ☐ Don't close any account until essential automatic payments are moved.
- ☐ Bring a certified death certificate and photo ID to each bank.
- ☐ The executor brings their court papers for accounts in the deceased's name alone.
- ☐ Check for money still coming in, like a final paycheck, a tax refund or a pension.

Automatic payment audit

- ☐ Review 3 months of statements for every account.
- ☐ List every repeating charge: mortgage, utilities, insurance, loans, subscriptions.
- ☐ Mark which ones must continue and which can stop.
- ☐ Move essential payments to another account before closing anything.

Bank	Type	Last 4	Joint / individual	POD beneficiary

Email & Digital Accounts

Your email is the master key to everything else. Password resets, bank alerts and bills all go there.

■ Your email accounts

Mark which email is your main one, the one tied to banks and bills. Your family should get into that one first.

■ Your main email provider

Set up Google's Inactive Account Manager now at myaccount.google.com/inactive. Choose who gets told, and what they can download, if your account is unused for 3 to 18 months. This is the easiest path for your family and avoids court.

■ Passwords

This is risky. If something happens suddenly, no one can get into your accounts. Set up a password manager this week and turn on emergency access for one trusted person.

■ Google Drive

Google Drive is covered by Google's Inactive Account Manager. Set it up at myaccount.google.com/inactive and include Drive in what your contact can download.

■ iCloud

iCloud files and photos are covered by Apple's Legacy Contact. Without one, your family may need a court order.

Email address	Provider	Used for	Legacy set up?

Investments & Retirement

Most of these accounts pass by beneficiary form, not by your will.

- **401(k) or 403(b)**

Your family contacts your employer's HR team or the plan company. The beneficiary needs a death certificate and their own ID. A spouse can usually roll the money into their own IRA. Most other beneficiaries must take the money out within 10 years.

- **IRA or Roth IRA**

The beneficiary contacts the company that holds the IRA (for example Fidelity, Vanguard or Schwab) with a death certificate. They can open an inherited IRA. A spouse has the most choices. Most other beneficiaries must empty the account within 10 years.

- **Brokerage account**

If the account has a transfer-on-death (TOD) beneficiary, it passes straight to that person. Without one, it goes through probate. Ask your brokerage to add a TOD beneficiary.

- **Beneficiary designations**

Accounts without a beneficiary go through probate, which can add months. Log in to each account and add a beneficiary to every one.

Account	Company	Last 4	Beneficiary

Insurance Policies

Some policies pay out. Others must keep going until property is sold. Your family needs to know which is which.

■ Life insurance

The beneficiary files a claim straight with the insurer. It needs a death certificate and the policy number. Life insurance does not go through probate when a beneficiary is named. Also check for group life through an employer, a union or a credit card.

■ Health insurance

Your family tells the insurer or your employer. A spouse or children on your plan may be able to keep coverage through COBRA. If you're on Medicare, Social Security usually tells Medicare.

■ Auto insurance

Don't cancel it until each car is sold or moved to a new owner. Anyone still driving the car needs coverage. Ask for a refund of any unused premium.

■ Homeowners/renters

Tell the insurer soon after the death. Many policies limit coverage when a home sits empty for 30 to 60 days. Keep the policy active until the home is sold or transferred.

■ Life insurance beneficiaries

Good. Check that the named beneficiaries still match your wishes, especially after any marriage, divorce, birth or death.

Policy type	Company	Policy # (last 4)	Beneficiary

Social Media Playbook

Every platform handles death differently. Here is what each of yours allows.

- **Your wishes**

You want your profiles kept as a memorial. The steps for each platform are below.

- **Facebook**

Facebook can memorialize your profile or delete it. Set your choice now: open Settings and search for "Memorialization". You can pick a Legacy Contact to manage a memorial profile, or ask Facebook to delete your account after you die.

- **Instagram**

Anyone can ask Instagram to memorialize an account with proof of death. A verified immediate family member can ask Instagram to remove it. Both forms are in the Instagram Help Center.

- **LinkedIn**

LinkedIn has an online form to close or memorialize a deceased member's profile. Your family needs your profile link and proof of death.

Platform	Username	Memorialize or delete

Subscription Tracker

Forgotten subscriptions keep billing for months. Fill this in so your family can stop each one.

■ How many subscriptions

With this many, some are easy to miss. Check 12 months of bank and card statements to catch yearly charges, then fill in the tracker below.

■ Streaming (Netflix, Spotify, etc.)

Cancel in each service's account settings. If it bills through Apple or Google Play, cancel it in the phone's app store settings.

■ Software (Adobe, Microsoft, etc.)

Download any files stored in the service first (for example Adobe cloud files or OneDrive). Cancelling can delete them. Yearly plans may give a partial refund.

■ Fitness / gym

Many gyms waive cancellation fees with a death certificate. Ask before paying any fee.

Tip: check your phone's app store. On iPhone go to Settings > [your name] > Subscriptions. On Android open Google Play > Profile > Payments & subscriptions.

Service	Cost	Monthly / yearly	Billed to (card last 4)	Cancel how

Property & Vehicles

How a property is titled decides how it passes.

■ Real estate

How the home passes depends on how the deed is written. If you own it jointly with right of survivorship, it passes to the other owner. If it is in your name alone, it usually goes through probate in Florida, unless it is in a trust or your state allows a transfer-on-death deed. Find your deed and check.

■ Vehicles

Each vehicle needs its own title transfer. Keep the titles, any loan payoff details and the insurance details together. If a car is leased, your family must contact the leasing company.

Property / vehicle	How titled	Where the deed / title is

Legal Documents

These papers tell the court and your family what you want.

- **Last will and testament**

Tell your executor where the original signed will is kept. Courts usually want the original. A copy may not be enough.

- **Power of attorney**

A power of attorney ends at death. Your agent can't use it after you die. From then on, the executor is in charge.

- **When your papers were last updated**

It's time for a review. Your life and your state's rules may have changed since then.

Documents checklist

Tick each one you have, and write where it's kept.

Document	Have it?	Where it's kept
Will		
Living trust		
Durable power of attorney		
Healthcare directive		
Beneficiary forms		
Deeds		
Vehicle titles		
Marriage certificate		
Military discharge (DD-214)		
Recent tax returns		
Prepaid funeral plan		

Password & Digital Legacy Organizer

Don't write passwords here. Write where each one is kept, so your family knows where to look.

My password manager, and who has emergency access:

Phone and computer passcodes are kept:

Account	Username / email	Password kept in	2-step code goes to

Key Contacts

Print this page and fill it in by hand. Your family will use it in the first days and weeks. Don't write full account numbers or passwords here. The last four digits are enough.

Who	Name / company	Phone	Account (last 4)
Executor			
Backup executor			
Estate attorney			
Accountant / CPA			
Financial advisor			
Main bank			
Second bank			
Mortgage lender			
Life insurance			
Health insurance			
Home insurance			
Auto insurance			
Retirement plan			
Employer HR			
Social Security	Social Security Administration	1-800-772-1213	

Where I keep my original will and important papers:

For Your Family: The First 30 Days

This is the order your family should follow. Hand them this page first.

The first 24 to 48 hours

Do only what can't wait. Everything else can wait a few days.

- ☐ Get a legal pronouncement of death. If the person was in hospice care, call the hospice nurse. If the death was at home and not expected, call 911.
- ☐ Tell close family and friends. Ask one person to help you spread the news so you don't have to make every call.
- ☐ Arrange care for any children, dependent adults or pets.
- ☐ Look for written funeral wishes or a prepaid funeral plan before you choose a funeral home.
- ☐ Contact a funeral home. They will move the body and guide you through the next steps.
- ☐ Lock the home and vehicles. Put away cash, jewelry, guns and medicines.

The first week

Most of this week is about paperwork you will need again and again.

- ☐ Order certified copies of the death certificate through the funeral home. Many families need 10 or more, because banks, insurers and agencies often want their own copy.
- ☐ Find the will and other key papers. Look for the original signed will, not only a copy.
- ☐ Contact the person's employer, if they worked. Ask about final pay, unused vacation, group life insurance and retirement plans.
- ☐ Confirm that the funeral home reported the death to Social Security, or call Social Security at 1-800-772-1213. Social Security does not pay for the month of death. If a payment for that month or later arrives, it must be returned.
- ☐ Do not sell, give away or divide any property yet. That happens later, through the executor.
- ☐ Keep every receipt for funeral costs and other expenses. The estate may pay these back.

The first 30 days

Now the executor (the person named in the will) starts the formal work.

- ☐ Talk to a probate attorney in the state where the person lived. Ask whether the estate needs probate or qualifies for a simpler small-estate process.
- ☐ File the original will with the probate court if your state requires it. Some states set a short deadline.

- ☐ Contact each bank. Don't close accounts until you have moved essential automatic payments, like the mortgage, insurance and utilities.
- ☐ Contact each life insurance company and file claims. The NAIC Life Insurance Policy Locator can help find policies you don't know about.
- ☐ Contact Equifax, Experian and TransUnion. Ask each one to put a deceased alert on the credit file. This helps stop identity theft.
- ☐ Ask the post office to forward mail to the executor. Mail shows you bills, accounts and subscriptions you didn't know about.
- ☐ Cancel the driver's license with the state motor vehicle office, to prevent fraud.
- ☐ If the person served in the military, call the VA at 1-800-827-1000 about burial and survivor benefits.
- ☐ Cancel subscriptions and memberships that no one needs.

The first few months

This part takes time. It's normal for an estate to take many months to settle.

- ☐ Make a list of all assets and all debts.
- ☐ Debts get paid from the estate. Family members usually don't have to pay them from their own money unless they co-signed or shared the account. Ask the attorney before you pay any debt.
- ☐ Transfer or sell vehicles and real estate, as the will or the court directs.
- ☐ Close, memorialize or download email, photo and social media accounts.
- ☐ File the final income tax return for the year of death. It's due on the normal April deadline of the next year. The estate may also need its own return (Form 1041) if it earns \$600 or more.
- ☐ Look after yourself. Grief makes paperwork harder. Ask for help and take breaks.

Papers to gather

- ☐ Certified copies of the death certificate
- ☐ The original signed will, and any trust documents
- ☐ Life insurance policies
- ☐ Recent bank, retirement and investment statements
- ☐ Deeds to real estate and titles to vehicles
- ☐ Marriage certificate, and divorce papers if any
- ☐ Military discharge papers (DD-214), if the person served
- ☐ The last two years of tax returns
- ☐ A list of monthly bills and automatic payments