Upon My Death

**

*INSTRUCTIONS*

 Spare your loved ones confusion, frustration, and conflict after your death by providing ample details about your personal affairs that they will need.

 This form does not have the force of a legal document. A Will, Trust or other formal estate plan has controlling authority over what happens to your possessions. The reason for this document is to make essential information conveniently available. It also goes beyond information that your Will is likely to contain.

 Some people seal this in an envelope and write in bold letters on the outside:

“Open only upon my death.”

**This document contains confidential information. Keep this and important papers in a**

**S A F E P L A C E**

This information is about:

*Insert your name or names of people covered here.*

*Typically, this will be you or you and your spouse. Making separate documents for you and your spouse is usually best, however, to prevent confusion.*

*Just type in this area. You can delete these instructions.*

 My full name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 My date of birth \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 My Social Security number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Updated on:

*The date you added the latest information. Never go more than 10 years between updates. Frequent updates are best. Be sure to update information whenever you’ve had a major life event like moving or losing a family member. Set a time in the future when you will check this document for any information that has changed or should be added.*

First Matters

Dear family,

If I die suddenly and unexpectedly, know there is a companion document to this one that contains additional important information. Be sure to check the document entitled Before I Die.

It has instructions about whether I wish to be cremated or buried, plus other information you need to know.

*Add to the paragraph above any other preferences you have. How do you feel about a wake? Do you have any feelings about whether the casket is open or closed during your funeral? Should the ceremony be open to anyone or would you prefer a more private event only for immediate family. Rather than send flowers, would you prefer that friends make gifts to a favorite charity in your honor? What instructions do you have for that?*

*Add as many details as you wish including instructions for a headstone and choice of cemetery. Once you have written your guidance, you can delete these instructions in italics.*

Important Documents

*When anyone dies, it stirs strong feelings in people who knew them. The passing can also create confusion and a mountain of hard work sorting out matters. Here’s a design to make the process of closing out an estate as easy and peaceful as possible.*

*Have up to date legal documents. These include:*

1. *Your Will, Trust, or other estate plan*

*Powers of Attorney – both financial and for health care*

*A Living Will*

*Any other contracts that are still in force*

1. *Summarize additional details in an easy to understand form*

*This document,* Upon My Death

*The companion document,* Before I Die

1. *Check for contradictory information. Many families suffer years-long alienation after someone dies because two people were expecting to inherit the same item. The item may have only sentimental value, but more than one person thought it had been promised to them. It is particularly important not to contradict what is written in your will. Can you imagine the conflict it will cause if you verbally promise your car to your teenage grandson when your will says it should go to your nephew?*
2. *Gather everything in one place. Keep birth certificates, titles, insurance policies, and all the vital documents listed in one place. Make certain that your executor knows where that place is.*

*Check the boxes below when each action is complete.*

🞏 This form – Upon My Death – is complete and kept where the executor of my estate can find it.

🞏 I have also completed the document Before I Die and it is on file.

🞏 I have a Will or other legal estate plan.

🞏 My Durable Power of Attorney for Health Care is signed and on file.

🞏 My Living Will or other Advance Directive is signed and on file.

🞏 My Financial Power of Attorney is signed and on file.

🞏 The beneficiary lists are correct and up to date for all my bank, investment, and insurance accounts. I have added an authorized person to transact business on each of those accounts.

Where to Find Items

I have collected all the all the important papers you may need from me. Here:

*Describe where. If there is a safe deposit box, make sure that your executor*

*is authorized to have access and also has a key.*

*List all the documents you have collected, such as:*

 *Will*

 *Powers of Attorney*

 *Spare keys (and have them marked)*

 *Titles to house, car, etc.*

 *Birth certificates, death certificates for other family members*

 *Marriage, adoption, divorce, and any other family related documents*

 *Military records*

 *Citizenship papers*

*Describe where you have hidden any items such as jewelry, spare cash, or guns.*

*Where are items of great sentimental value?*

*Where else might your family need access? For example, do you have a storage locker?*

*Leave information about that.*

Other Contacts

These are other people and organizations you may need to know about:

*List here*

 *memberships in church, clubs, or community groups*

 *anyone who represents you whether lawyer or insurance agent*

 *service providers*

 *A favorite handyman, someone who cleans, etc.*

Financial Institutions

I have accounts with the following financial institutions:

 Institution name:

 Address:

 Phone: Contact person:

 Account number:

 Who is also authorized on this account:

 Other information about this account:

*Duplicate the lines above and fill in details for each of your accounts.*

*Be sure you include all your:*

 *Banks, Credit Unions, Safe deposit boxes*

 *Brokerage firms and other investment companies*

 *Retirement accounts, savings accounts, CDs, savings bonds*

*Even if your Will appoints an executor and that person also has a Power of Attorney, it can be a considerable hassle to get access to your accounts. It is far easier if you will appoint an authorized signer or joint holder for each account before you die.*

Asset Information

In addition to the bank and investment accounts just listed, I also own:

 *List all your property and details about all your major items including:*

 *real estate whether your home, investment property, vacation home, etc.*

 *vehicles including all cars, trucks, boats, trailers, etc.*

 *life insurance*

 *valuable heirlooms or other collections*

 *any hidden valuables*

*List any non-traditional assets such as personal loans that should be paid back to you.*

 *Closely held (small business) investments.*

 *Any other business interest not already listed.*

*Provide contact information, account numbers, and passwords as needed for all of the items above.*

Giving Personal Items

*The distribution of personal belongings has a dreadful capacity for damaging family relationships. Alienation over small items such as an heirloom hairbrush can last for years. Conflict breaks out when two people lay claim to the same item from the estate of a deceased person who did not make clear who was the intended recipient. Two practices are good preventive measures to take against strife over the distribution of your estate.*

* *Be specific in your Will about who gets each item of large financial value or immense emotional importance.*
* *For all other belongings, there is an easy way to make clear who gets what. Take photographs of each piece of furniture, jewelry, etc. On the back of each picture write the name of the person who should receive it. Put all the pictures in an envelope with a statement like* Who Should Receive What *written on the outside. Keep the envelope with this and all your other important documents.*

*Use any method that you think will prevent disputes. The critical principle to keep in mind is that failure to clearly define who gets items can easily degenerate into long-lasting disputes. Be thorough by writing a list or leaving some other unmistakable form of communication (like photographs with notes on the back), so everyone can agree on what your intentions were.*

Income from All Sources

I receive income from the following sources: *(list and describe)*

 *Give as much detail as you can about each.*

 *Which of the following are income sources for you?*

*Salary or commissions*

*Small business*

*Social security*

*Veteran’s Benefits*

*Other government benefits*

*Retirement accounts, pensions, or other plans*

*Alimony and any other settlements*

*Annuities*

*Survivor benefits*

*Workman’s compensation*

*Royalties, copyrights, or patents*

*Reverse mortgage*

*Other income, from loans you’ve made, rental income, or any other source*

Liabilities

*This is the place to list obligations other than your routine monthly living expenses. How much do you owe and to whom? Describe the item, the amount, account numbers, the payment schedule, contact information, and any other details that might be helpful for your heirs to know.*

 *Mortgage*

 *Loans of any kind (automobile, home improvement, etc.)*

 *Personal loans payable*

 *Alimony and any other settlements*

Spending and Expenses

*Note here every item that is ongoing. Once you’ve die, you will no longer have food expenses, so food does not need to be listed here. Your utility bill for electricity will continue, however, until someone shuts off the account. Help your heirs know which accounts will recur so they know what then need to manage. List your regular monthly obligations.*

*Duplicate these lines, and fill in details, for each on our ongoing monthly expenses.*

*Be sure to include:*

 *Utilities such as water, electricity, gas, sewer*

 *Communications: phone, mobile phone, Internet, cable or satellite*

 *Subscriptions of every kind whether HBO or magazines*

*(Don’t forget that many subscriptions are set to auto-renew)*

*Give information about every account that is set for automatic payments.*

Account item: Account number:

Company name: Phone number:

Item details:

Donations

*Large donations whether to people or causes are best specified in you Will or other legal documents. In addition, you can leave instructions here for any other organizations or causes you would like to have supported from your estate.*

Organization or cause:

Contact information:

Amount or Asset you would like to contribute: Further Comments:

Other Accounts & Memberships

*Is there any other account information not already shown above? These are accounts that may have been missed.*

 *Memberships in a shopping club or store like Costco or Amazon Prime*

 *Memberships of any kind*

 *Social media accounts: Twitter, Pinterest, Facebook, etc.*

 *Email*

 *Login information for websites where you have memberships*

 *Airline frequent flier accounts if you have accumulated a lot of points.*

 *What else can you think to add?*

Other account name: My ID:

Internet address: My Password:

Notes about this account:

Insurance

*If you have given health insurance information before and possibly life insurance details, you do not need to repeat them here. Do you have other insurance policies? Give that information below. Include where you have policies for auto, home, renters, dental, and any other accounts.*

I have a few insurance policies in addition to my health insurance listed previously. This is the information about my other insurance.

Insurance covers: Company:

Account number:

Contact information:

Tax information

Here is information that I hope will make it easier for you to prepare my final tax return.

*Tell where last year’s returns, state and federal, can be found. The ideal place would be with the rest of the collection of your important papers.*

*Do you have a person who you would recommend help prepare your taxes? Is there an advisor you suggest consulting to minimize taxes on your estate? If so, give the name, a description, and contact information.*

Optional Documents

Recommendations

*There is a fine line here. On one side, you can be very helpful. On the other, you can be seen as trying to control the lives of your family from the grave. That wouldn’t be good.*

*If you have suggestions, start off softly as you give them. Be careful that everyone knows you are not laying down hard and fast rules. It is good to reaffirm that your heirs are in control at this point and that you trust the people you put in charge of your estate. You might include a tender comment that you regret that you cannot be there to help them close out your business dealings. What you can do is offer suggestions.*

*A hypothetical example:*

*“I own a small fishing cabin with waterfront on Lake of the Ozarks. You can keep it in the family if you agree that you want it and have someone who will be responsible for it. If you wish to sell it, it should be worth about $15,000 and (name a realtor with phone number) would probably be the best person to list that property. The ideal time to put it on the market would be in early spring because in winter, there are few buyers and prices are depressed.”*

*You may have other recommendations about what to do with coin collections, partial interest in a small business, etc.*

Obituary

*Your family will be writing an obituary. You can make their job easier by summarizing key information that they will want. At least you could provide a list of dates and places where you lived, went to school, won awards, and worked. You might even draft a one-page biography, offering it as a starting point that your family could use for writing the obituary.*

Ethical Will

*How do you want to be remembered? This is your chance to set out what you intended for your life to mean. Tell your story or otherwise it could be lost. Summarizing your life is a good exercise that will help you feel closure.*

*An ethical will is not a legal document. It is an opportunity for you to communicate experiences, values and beliefs that you would like to pass on to your loved ones. A search on the Internet for “ethical will” will show you many resources you can use to craft your own.*

