

A short list of tasks to save your family time, money and stress.

1. Paperwork

- Photocopy, scan or take a picture of the front and back of everything in your wallet: driver's license, insurance cards, credit and debit cards, membership cards. Store the copies with your estate papers, not in the wallet.
- Execute a will, a durable power of attorney, and a health care proxy or advance directive. Have an attorney review them. Keep originals in one secure place and tell your executor where it is. Do not rely on a safe deposit box alone, since access after death can be slow.
- Order a few certified copies of marriage, birth and military records so your family does not have to hunt for them.
- Create a "Letter to my Family" with the instructions they will need in an emergency.

2. Accounts and beneficiaries

- Add a payable-on-death (POD) beneficiary to every bank account, and a transfer-on-death (TOD) beneficiary to brokerage accounts. These pass directly to the person named and skip probate.
- Check beneficiaries on retirement accounts (401k, IRA), life insurance and annuities. They override your will, so update them after any marriage, divorce, birth or death.
- Ask your attorney whether a revocable living trust, or a transfer-on-death deed for real estate (where your state allows one: CT no, NY yes), makes sense for you.
- Name a contingent beneficiary on each account in case the first one dies before you.
- Keep a one-page list of accounts (institution, type, where statements are kept) with no account numbers or passwords on it.

3. Digital access

- Use a password manager and give your executor a way to open it (a sealed envelope with the master password, or the manager's emergency-access feature).
- Let your executor or someone you trust know how to unlock your phone and/or set a legacy contact on your phone and cloud accounts (Apple Legacy Contact, Google Inactive Account Manager).
- Turn on two-factor authentication and save the backup codes in the same secure place. Authenticator apps are hard to recover from a lost phone.
- Back up photos and key files to a second location your family can reach.

4. Fraud and property protection

- Sign up for a property fraud or deed alert with your county recorder or town, if offered. It will notify you when anything is filed against your property.
- Order a copy of your credit report and review it for accuracy. It's free from each bureau (Equifax, Experian, TransUnion) once per year so stagger your requests from each throughout

the year (www.annualcreditreport.com). Place a Fraud Alert or Credit Freeze on your credit file at each bureau. It is free, and you can lift it when needed.

- Create an IRS Identity Protection PIN and a my Social Security account so no one else can open them in your name.
- Create and use a separate email for financial accounts.
- Turn on bank and card transaction alerts and review statements monthly.
- Switch to paperless statements, or use Informed Delivery from USPS, so a stolen mail pile does not expose you.

5. Yearly review

- Once a year (pick a date, such as your birthday), recheck beneficiaries, contact details, and where documents are kept.
- Update your "Letter to My Family" and tell your executor it has changed.
- Review the plan after any major change: marriage, divorce, birth, death, a move, a new home, or a large purchase or sale.
- Talk with your family. A plan nobody knows about cannot help them.

And most importantly, let us help you complete your Legacy Blueprint so you and your family have access to the critical documents and information that you will need in an emergency.

This is general information, not legal or financial advice. Rules on POD, TOD deeds and probate vary by state, so confirm the details with an estate attorney.