The Family Binder

One place your family can find everything, on the worst day.

CHECKLIST · RECORDS · ANNUAL REVIEW

This binder has two halves. Part One is a checklist — what should exist and where it lives. Part Two is a set of record pages you fill in, so the information itself is here and not scattered across a dozen logins. Print it, fill it by hand, and store it somewhere your spouse and executor can actually reach.

HOW TO USE IT

- ☐ Work through Part One first. Tick what exists; the blanks are your to-do list.
- ☐ Fill in Part Two as you go. Institution names and account types only.
- ☐ Tell the people who need it where this binder lives. A perfect binder nobody can find is worth nothing.
- ☐ Review it once a year on a date you will remember — tax day, an anniversary — and after every birth, death, marriage, divorce, move, or job change.

NEVER WRITE PASSWORDS, PINs, OR FULL ACCOUNT NUMBERS IN THIS BINDER.
Record the institution, the account type, and roughly where to find it. A binder that lists credentials is a theft kit if it is lost or stolen. Use a password manager and give your spouse or executor emergency access to that instead — there is a line for it in the Digital Life section.

Part One: The Checklist

What should exist, and where it lives. Tick what you have; the blanks are the work.

1. THE PEOPLE

- ☐ Emergency contacts — immediate family, and one person outside the household
- ☐ Executor of the will, and a named alternate
- ☐ Guardian for minor children, and an alternate — confirm both have agreed
- ☐ Attorney, CPA or tax preparer, financial advisor, insurance agent
- ☐ Employer HR and benefits contact for each working adult
- ☐ Trusted neighbour or friend with a house key
- ☐ Who cares for the pets, and their veterinarian

2. IDENTIFICATION & VITAL RECORDS

Originals or certified copies. These gate almost every claim and benefit that follows.

- ☐ Birth certificates — every household member
- ☐ Social Security cards
- ☐ Driver's licences and passports
- ☐ Marriage certificate; divorce decree and any settlement agreement
- ☐ Adoption or custody orders
- ☐ Naturalization, permanent-resident, or visa documents
- ☐ Military discharge papers (DD-214) — required for VA burial and survivor benefits
- ☐ Death certificates of a predeceased spouse or parent

3. ESTATE & LEGAL DOCUMENTS

Record where the signed originals are stored, not just that they exist.

- ☐ Will for each adult — signed, witnessed, and current
- ☐ Durable financial power of attorney
- ☐ Healthcare power of attorney and advance directive / living will
- ☐ HIPAA authorization — including for any adult child over 18
- ☐ Trust documents, and a schedule of what has actually been retitled into the trust
- ☐ Guardianship designation for minor children
- ☐ Letter of instruction — the informal wishes a will does not cover

4. ACCOUNTS & INSTITUTIONS

- ☐ Checking and savings accounts
- ☐ Retirement accounts — 401(k), TSP, 403(b), 457, IRA, Roth IRA
- ☐ Brokerage and taxable investment accounts; HSAs
- ☐ Children's accounts — 529s, custodial Roth IRAs, UTMA/UGMA, Trump Accounts
- ☐ Pensions and annuities, including from former employers
- ☐ Debts — mortgage, auto, student loans, credit cards, personal loans
- ☐ Safe deposit box — institution, box number, and where the key is
- ☐ Unclaimed property searched in every state you have lived in

5. INSURANCE

- ☐ Life insurance — carrier, policy number, death benefit, and where the policy document is
- ☐ Employer-provided life insurance, which is separate and easy to forget
- ☐ Health, dental, and vision plans
- ☐ Disability — short-term and long-term
- ☐ Auto, homeowner's or renter's, umbrella liability
- ☐ Long-term care
- ☐ Mortgage or credit life insurance, if any

6. PROPERTY & ITEMS OF VALUE

- ☐ Deeds for real estate; mortgage statements
- ☐ Vehicle titles — cars, boats, trailers, recreational vehicles
- ☐ Home inventory with photographs or video, stored off-site
- ☐ Appraisals for jewellery, art, antiques, collectibles
- ☐ Firearms — inventory, and confirm how they may lawfully transfer in your state
- ☐ Storage unit location, access code, and what is in it
- ☐ Business ownership documents, buy-sell agreement, succession plan
- ☐ Mineral, timber, water, or royalty rights

7. DIGITAL LIFE

The part most binders miss entirely, and the part that locks families out fastest.

- ☐ Password manager in use, with emergency access granted to spouse and executor
- ☐ Primary email accounts listed — recovery for everything else runs through them
- ☐ Legacy contact set on Apple, Google, and Facebook where offered
- ☐ Cryptocurrency — exchange accounts and, critically, where any seed phrase or hardware wallet is kept
- ☐ Domain names, websites, and any online business assets
- ☐ Cloud photo and file storage
- ☐ Subscriptions and recurring charges that will need cancelling
- ☐ Loyalty and points balances that may be transferable

8. MEDICAL

- ☐ Conditions, allergies, and current medications with dosages
- ☐ Physicians and specialists, with phone numbers
- ☐ Pharmacy
- ☐ Health insurance cards and member numbers
- ☐ Organ donation wishes
- ☐ Advance directive on file with the primary hospital

9. FINAL WISHES

- ☐ Burial or cremation preference, in writing
- ☐ Prepaid funeral arrangements — provider and contract location
- ☐ Cemetery plot deed
- ☐ Military honours requested (needs the DD-214)
- ☐ Service preferences, readings, music
- ☐ People to notify — a written list, because grieving people forget

10. THE BENEFICIARY AUDIT

Beneficiary designations override your will. This is the single highest-value hour in the binder.

- ☐ Every retirement account has a primary AND a contingent beneficiary
- ☐ Every life insurance policy checked, including employer-provided coverage
- ☐ Bank and brokerage transfer-on-death (TOD) designations checked
- ☐ No ex-spouse still named anywhere
- ☐ No deceased person still named
- ☐ No minor named directly — use a trust or custodian instead
- ☐ Successor custodian named on each custodial account
- ☐ Successor owner named on each 529

Part Two: The Record Pages

Fill these in. Institution and account type only — never passwords or full account numbers.

KEY PEOPLE

ROLE	NAME	PHONE	EMAIL

PROFESSIONALS

ROLE	NAME / FIRM	PHONE	LAST REVIEWED

BANK & CREDIT UNION ACCOUNTS

INSTITUTION	TYPE	LAST 4	OWNER / POD

INVESTMENT & RETIREMENT ACCOUNTS

Include former-employer plans. They are the most commonly lost asset in an estate.

INSTITUTION	ACCOUNT TYPE	LAST 4	BENEFICIARY

CHILDREN'S ACCOUNTS

CHILD	INSTITUTION	TYPE (529 / UTMA / ROTH)	SUCCESSOR OWNER

INSURANCE POLICIES

TYPE	CARRIER	POLICY #	BENEFIT / WHERE HELD

DEBTS & RECURRING OBLIGATIONS

CREDITOR	TYPE	APPROX. BALANCE	AUTOPAY FROM

PROPERTY & ITEMS OF VALUE

For anything appraised, note where the appraisal is filed. For anything sentimental, say who it goes to.

ITEM / PROPERTY	WHERE IT IS	VALUE / APPRAISED	INTENDED FOR

DIGITAL ACCOUNTS

Never record the password itself. Record where the credential lives.

SERVICE	USERNAME / EMAIL	WHERE CREDENTIAL IS KEPT	LEGACY CONTACT

DOCUMENT LOCATIONS

DOCUMENT	ORIGINAL LOCATION	COPY LOCATION

MEDICAL SUMMARY

PERSON	CONDITIONS / ALLERGIES	MEDICATIONS	PHYSICIAN

FINAL WISHES

BURIAL OR CREMATION — AND ANY PREPAID ARRANGEMENT

CEMETERY PLOT — LOCATION AND DEED

SERVICE PREFERENCES — READINGS, MUSIC, WHO SHOULD SPEAK

MILITARY HONOURS REQUESTED (DD-214 LOCATION)

ORGAN DONATION WISHES

PEOPLE TO NOTIFY

NAME	RELATIONSHIP	PHONE / EMAIL

ANNUAL REVIEW LOG

Sign and date each review. An out-of-date binder confidently pointing at a closed account is worse than none.

DATE REVIEWED	REVIEWED BY	WHAT CHANGED

WHERE THIS BINDER LIVES

PHYSICAL LOCATION OF THIS BINDER

DIGITAL COPY LOCATION, AND WHO HAS ACCESS

PEOPLE WHO HAVE BEEN TOLD WHERE IT IS (AND THE DATE THEY WERE TOLD)

Companion lessons at earlylifeinvestments.com/education: Wills & Beneficiaries · Insurance Basics · Helping Aging Parents · Tax Strategies. Checklist structure informed in part by the FEMA / Operation HOPE Emergency Financial First Aid Kit (EFFAK).