CLIENT CHECKLIST

Beyond the Documents Checklist

Daily Financial Affairs

- ☐ **Document** how bills are paid
- ☐ **Share** where you store organized financial data (budget, annual balance sheet, statements)
- ☐ **Add** authorized users with utility companies, insurance carriers, and other major billers
- ☐ **Establish** a legacy contact on your phone, email, and social media accounts
- ☐ **Document** where photos are stored (physical and digital)
- ☐ **List** every recurring subscription (Amazon, Netflix, apps, etc.)
- ☐ If you hold digital assets/crypto, document how the keys and wallets are stored

Your Digital Life

- ☐ **Set** up a password manager (1Password, Apple Passwords, Dashlane, or similar)
- ☐ **Set** legacy contacts on your password manager
- ☐ **Label** files: Relevant / Memorabilia / Delete Upon Death
- ☐ **Decide** what should happen to your social media accounts (memorialize or delete)
- ☐ **Write** a final message for blog/social, if desired
- ☐ **List** loyalty/rewards programs (airline miles, hotel points, credit card points)

Running the Household

- ☐ **Create** a Household Operating Manual
- ☐ **List** all auto-order/renewal items (groceries, pet food, prescriptions, filters)
- ☐ **List** every household professional you use (plumber, HVAC, lawn, cleaner, pest control)
- ☐ **Document** maintenance schedules (filters, gutters, septic, etc.) and who handles them

Childcare

- ☐ **Confirm** your named guardian and that they're still willing
- ☐ **Create** a guardian file: pediatrician, diagnoses, allergies, medications, care preferences
- ☐ **Document** the values, traditions, and faith practices you'd want passed on
- ☐ **List** the friends and family you'd want your kids to stay connected to

Pet Care

☐ **Decide** who should care for your pets and confirm with them

☐ **Consider** setting aside funds in the estate for pet care

☐ **Create** a pet file: vet contact, diagnoses, food, medications, routines, treats

Health Care

☐ **List** your doctors, diagnoses, surgery dates, and current medications

☐ **Document** any medical devices (glasses, hearing aids, CPAP, etc.)

☐ **File** medical directives and healthcare proxy forms with all providers

☐ **Complete** a HIPAA Release Form and share with your authorized representatives

Account Titling & Beneficiaries

☐ **Bank** accounts retitled (joint/trust) or POD designation added

☐ **Investment** accounts retitled (joint/trust) or TOD designation added

☐ **Real** estate titled into trust, LLC, or jointly owned

☐ **Vehicle** titled to trust, jointly owned, or TOD added

☐ **Review** beneficiaries on all retirement accounts, life insurance, equity comp, and HSA

- ☐ **Add** contingent beneficiaries
- ☐ **List** your trust where appropriate

☐ **Understand** what happens to each income stream at death (pension, Social Security, etc.)

Document Storage

☐ **Buy** a waterproof/fireproof safe for original documents

☐ **Store** secure electronic copies of:

- ☐ Birth certificates
- ☐ Marriage certificate / divorce decree (if applicable)
- ☐ Passports and IDs
- ☐ Military papers (if applicable)
- ☐ Property titles and deeds
- ☐ Life insurance declaration pages
- ☐ Emergency contact list

☐ **Tell** your executor/trustee where everything is stored

Personal Property

☐ **Create** a personal property memorandum (family heirlooms and who you want them to go to)

☐ **Document** your wishes for items not specifically listed (donate, sell, etc.)

Final Wishes

- ☐ Burial or cremation? Location preferences? If cremated: wishes for ashes?
- ☐ Service preferences: music, readings, who participates
- ☐ Flowers, photos, obituary preferences
- ☐ Organ donation preferences
- ☐ Who should be notified, including long-lost friends or family?
- ☐ Charity for memorial donations

For Your Executor

- ☐ **Confirm** your executor is still willing and able to serve
- ☐ **Working** list of debts (mortgage, loans, credit cards, lines of credit)
- ☐ **Working** list of accounts (banks, brokerages, retirement, insurance)
- ☐ **Contact** info for your attorney, CPA, and financial advisor

A NOTE

Business owners, real estate investors, and clients with alternative investments have additional considerations beyond this list. We can talk through those at your next review.
