

## The Family Love Letter

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When a family member dies, it can be a very overwhelming and emotional time. The last thing you want to occur is the added stress of trying to figure out everything needed after a loved one has just passed away. That is why creating an online filing cabinet in advance will ensure your financial documents are secure and loved ones know where to find critical information upon a death. It will also make it much more efficient to find what you need and share access with your other advisors.

STEP ONE: Upload Files to Secure LPL Server / Make Copy on Secure Personal Computer

STEP TWO: Create Main Folder

STEP 3: Create Subfolders for Important Categories, i.e.:

- Banking and Credit
- Investments
- Insurance
- Taxes
- Legal
- Deeds & Titles
- Business
- Personal
- My Contacts
- Other Financials
- Shared Docs.



## The Family Love Letter Checklist

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### INSURANCE POLICIES

- Life insurance, including premium payment records
- Accidental life insurance
- Veteran's insurance (if applicable)
- Employers or pension insurance
- Funeral insurance
- Mortgage and/or credit insurance
- Worker's comp insurance & payment records
- Health insurance
- Property (car, home, etc.) insurance

### BANKING AND CREDIT

- Checking, savings, certificate of deposit, or other bank accounts
- Credit and debit card accounts
- List of safe deposit boxes, keys, and location

### INVESTMENTS

- Investment or retirement accounts (IRAs, 401(k)s, etc.)
- Stocks and bonds
- Annuity contracts

### TAXES

- Income tax returns for current year
- Property tax records & statements
- Gift tax returns for all years applicable
- Charitable gift receipts
- Estimated quarterly payment information



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### DEEDS AND TITLES

- Property deeds as well as any recent appraisals
- Mortgage documents
- Title and registration for cars, boats, recreation vehicles, etc.
- Certificate or documents detailing memberships to country clubs, private clubs, etc.

### OTHER FINANCIAL RECORDS

- Employer/retirement benefit plans, including pension and profit-sharing plans
- Loan papers
- Financial statements, contracts and agreements from any business interests
- Disability payment documents
- Survivor annuity benefit papers

### LEGAL PAPERS

- Will and/or trust papers
- Deceased final instructions
- Dissolution of marriage documents and/or pre- or post-nuptial agreements
- Pre-paid funeral contracts
- Organ or tissue donation record
- Social Security card or number
- Birth certificates of all family members
- Marriage license
- Domestic partnership registration
- Driver's license
- Passport, citizenship, immigration and/or alien registration papers
- Military service and/or discharge papers

### PERSONAL INFORMATION

- Names and contact information of close family and friends
- Names and contact information of all lawyers, financial advisors, etc.
- Family tree (most important if there is no will)



## Estate Plan Administration Checklist

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### PRACTICAL STEPS AND INFORMATION TO COMPLETE PRIOR TO DEATH

- Make a list of regular bills. Note if the bills are set up for auto pay and when loan payments are due. Utility bills (electric, gas, cell phone, cable, water, garbage, etc.)
- Loans (mortgage, car, home equity)
- Rental fees (rent, assisted living)
- Credit/debit card bills
- Insurance bills (health, home, life, car)
- Property tax bills (only if not paid through your mortgage)
- Make a list of bank accounts & assign a co-signer or have a joint account so trustee or executor can access the money in the account to pay regular bills
- Power of Attorney: If you have a power of attorney, their authority to act under the power of attorney ends at the time of your death.
- Ensure that all digital assets are organized and accessible  
Make a list of your digital assets and passwords so trusted others know where to find them.
- Back up data stored in the cloud to a local computer or storage device.
- To help protect your online assets, work with an attorney to provide consent in legal documents.



## Estate Plan Administration Checklist

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### STEPS TO TAKE AFTER A DEATH

- Contact the deceased's lawyer and close family and/or friends.
- Look for written instructions (often referred to as a letter of instruction or final instructions) for the funeral or memorial service, and burial arrangements.
- Look for records of the deceased person's desire to donate organs or tissue. Give this information to the deceased's doctor or hospice immediately.
- Arrange for funeral or memorial services, burial or cremation.
- Obtain a death certificate: You can order certified copies of the death certificate from the funeral director or hospice.
- Notify the executor (a.k.a. personal representative) right away. If there is a trust, notify the trustee.
- Give all important papers to the executor (personal representative) or trustee as soon as possible.
- Check and take care of the deceased's home, property and pets.
- Put valuables (cash, jewelry, collectible items) in a safe place.
- Locate the deceased's regular bills that will need to be paid.
- Contact the Post Office with forwarding information, if necessary.
- Cancel any outstanding doctor's appointments, nursing services, or meal delivery.
- Cancel certain utilities such as cell phones, internet, cable which are no longer needed.

