
FROM “IN CASE ANYTHING HAPPENS”

The Death Binder Insert Set

Nine tabs, in the order your family will actually open them. Print, punch, and put them in any binder you already own.

Most death-binder checklists sort by category — financial, medical, legal. That is how a filing cabinet thinks, not how a grieving person thinks. These sheets are sorted by *when*. Tab 1 takes fifteen minutes and does more good than Tabs 4 through 9 combined, because a binder nobody can navigate is a filing cabinet with a handle.

How to use this

- ☐ Print all ten pages. Any printer, any paper, single-sided.
- ☐ Punch them and put them in a binder you already have. The binder does not matter.
- ☐ Fill in **Tab 1** first — it is the only page that is urgent.
- ☐ Put each tab sheet in front of that tab’s documents. It doubles as the contents list.
- ☐ Tell **two** people where the binder is. One person means it disappears if you are both in the same car.
- ☐ Write the review date on the front. Touch it once a year — a birthday works.

What must never go in it

A binder is not a safe. It sits in a house that will be full of visitors at the exact moment nobody is watching it.

- ☐ **No written passwords or PINs.** Point to a password manager and a legacy contact instead.
- ☐ **No full account numbers.** The institution’s name and the last four digits is enough to find an account — and not enough for a stranger to drain it.
- ☐ **Not the only copy of your will.** Say on Tab 1 exactly where the signed original lives.
- ☐ **Not your only copy of anything, if this binder lives in a bank safe deposit box.** Access can be delayed after a death. Ask your bank, then write the answer on Tab 1.
- ☐ **No half-finished instructions.** Your family will treat a fragment as a wish and agonise over it.

The one defensible exception is your phone passcode — without it almost nothing else can be recovered. That is a judgement call about your own household.



The first page

They will read this within the hour · fifteen minutes to write

Write this to a person who has been awake for thirty hours and is not thinking clearly. If you only ever finish one page of this binder, finish this one.

WHO TO CALL, IN ORDER

WHO THEY ARE

NAME

PHONE

The person in charge (executor)

Closest family

My doctor

Lawyer or accountant

A friend who knows my life

WHERE THINGS ARE

The original signed will is kept exactly here

Who has keys, and the alarm code (name the person, not the code)

BEFORE ANYONE SPENDS MONEY

Prepaid or preplanned funeral? Funeral home name and number

TODAY, NOT NEXT WEEK

Pets — who has agreed to take them

AND ONE LINE FROM ME

Something like: "Don't panic. Nothing in here is an emergency after the first day." It sounds small. It isn't.

Reviewed on _____ by _____



Proof of who you were

They will open this: Day 1–3

Almost every step that follows needs a certified death certificate plus proof of identity. Institutions will not take your family’s word for it.

WHAT GOES BEHIND THIS TAB

- ☐ Birth certificate (certified copy)
- ☐ Social Security card, or the number written somewhere in this binder
- ☐ Marriage certificate — and any divorce decrees, which change benefit and beneficiary rules
- ☐ Military discharge papers (DD-214) — required for veterans’ burial benefits and a headstone
- ☐ Citizenship or naturalization papers, if applicable

Most institutions want their own certified copy of the death certificate and will not accept a photocopy. Ask the funeral director to order extra at filing — more later costs more and takes longer.

NOTES FOR WHOEVER READS THIS

Where these originals are kept

Who else has copies

Reviewed on _____ by _____



Your wishes

They will open this: Day 1–3

So nobody has to guess, and then spend years wondering whether they guessed right.

WHAT GOES BEHIND THIS TAB

- ☐ Burial or cremation — one line is enough
- ☐ Any prepaid arrangements: funeral home, contract, and what it covers
- ☐ Service preferences — religious or not, who speaks, music (or “do what helps you”)
- ☐ Obituary notes — where to publish, and anything you would or would not want said
- ☐ Advance directive / living will (for the part before, not after)
- ☐ Organ and tissue donation — your registration, and whether your family knows
- ☐ Anyone who should NOT be contacted

NOTES FOR WHOEVER READS THIS

Funeral home / prepaid contract number

The one thing I most want you to know

Reviewed on _____ by _____



Legal authority

They will open this: Week 1

Nothing in Tabs 5 to 7 can happen until someone has legal standing to act.

WHAT GOES BEHIND THIS TAB

- ☐ The will — and a note saying where the signed original is, if this binder holds a copy
- ☐ Living trust documents, if you have a trust
- ☐ Durable power of attorney for finances — note: this ENDS at death; it is for incapacity
- ☐ Healthcare power of attorney and HIPAA release
- ☐ Name and contact for your executor, plus a backup
- ☐ Your attorney's contact, if you used one

NOTES FOR WHOEVER READS THIS

Executor name and phone

Where the SIGNED ORIGINAL will is kept

Reviewed on _____ by _____



Money coming in

They will open this: Week 1–4

Survivors routinely miss money they were entitled to, because nobody knew the policy existed.

WHAT GOES BEHIND THIS TAB

- ☐ Life insurance — insurer, policy number, agent. Include old or small group policies.
- ☐ Employer benefits — group life, unpaid wages, accrued leave, 401(k), HR contact
- ☐ Pension or annuity details
- ☐ Social Security — a spouse may get a one-time \$255 lump sum, and some family members monthly survivor benefits. Funeral homes generally report the death. If none is involved: 1-800-772-1213.
- ☐ Veterans' benefits — burial allowance, national cemetery plot, headstone, flag (va.gov)
- ☐ Bank, retirement and investment accounts — INSTITUTION NAMES ONLY, no account numbers
- ☐ Beneficiary designations — a printed confirmation for each. These override the will.

NOTES FOR WHOEVER READS THIS

Insurance agent / HR contact

Anything easy to miss

Reviewed on _____ by _____



Money going out

They will open this: Week 1–4

The bills do not stop. Someone has to work out what to keep paying and what to cancel.

WHAT GOES BEHIND THIS TAB

- ☐ Mortgage or rent — lender, and whether there is mortgage protection insurance
- ☐ Utilities, with account references, so nothing is cut off mid-estate
- ☐ Loans and credit cards — institution and rough balance
- ☐ Subscriptions and auto-payments — the quiet drain nobody finds for a year
- ☐ Insurance premiums still due — home and auto must stay in force while the estate settles
- ☐ Taxes — your preparer's contact and where last year's return is. A final return is usually required.

Debts are generally paid from the estate. Family are not usually personally responsible unless they cosigned, held a joint account, or fall under specific state rules (CFPB). This stops a collector frightening a grieving spouse into paying something they do not owe.

NOTES FOR WHOEVER READS THIS

Tax preparer

Bills that must NOT lapse

Reviewed on _____ by _____



Property

They will open this: Month 1–6

Slower work — but impossible without the paperwork, and the paperwork is what goes missing.

WHAT GOES BEHIND THIS TAB

- ☐ Home deed — and HOW it is titled. Joint with right of survivorship behaves completely differently from sole ownership.
- ☐ Vehicle titles — cars, boats, trailers, motorcycles
- ☐ Other real estate — land, a timeshare, a rental
- ☐ Safe deposit box — which bank, which branch, where the key is, who is authorised
- ☐ Storage units — the genuinely forgotten one, still billing monthly
- ☐ Items with a story — the ring, the tools, the quilt. Who it goes to, and why.

NOTES FOR WHOEVER READS THIS

Bank and branch for the safe deposit box

Item, and who it should go to

Reviewed on _____ by _____



Digital access

They will open this: Whenever they hit a wall

Your family will hit a locked phone within about a day. This tab did not exist a generation ago and now causes more dead ends than any other.

WHAT GOES BEHIND THIS TAB

- ☐ Your phone's passcode — two-factor codes arrive there, so this is the single most valuable line
- ☐ Apple Legacy Contact — set it up in advance; nobody can add one later
- ☐ Google Inactive Account Manager — the same idea for a Google account
- ☐ Password manager — which one, and how your executor is meant to get in
- ☐ Email accounts — the ADDRESSES only. Email is the master key to password resets.
- ☐ Social media wishes — memorialise, delete, or leave alone
- ☐ Anything holding money — PayPal, Venmo, crypto, loyalty points, a business account
- ☐ Photos — where the family photos actually live, and how someone else reaches them

Write no other passwords here. Point to the password manager instead.

NOTES FOR WHOEVER READS THIS

Password manager, and how to get in

Where the photos live

Reviewed on _____ by _____



The personal pages

They will open this: When they are ready

Everything before this is logistics. This is the part they keep after the estate closes — and the part almost nobody writes.

WHAT GOES BEHIND THIS TAB

- ☐ A letter to each person who matters. A paragraph is a gift; it does not have to be wise.
- ☐ The letter of instruction — plain, unsigned, non-legal: anything the will does not say
- ☐ Family history you are the last to know — names in old photographs, where people came from
- ☐ Nothing secret. Everything true.

NOTES FOR WHOEVER READS THIS

Letters written so far

Still to write

Reviewed on _____ by _____