
FROM “IN CASE ANYTHING HAPPENS”

The 10 Documents Your Family Needs

Before a crisis, not after. Tick each one when its check is true.

Short on time? These six, in this order.

THE 30-MINUTE VERSION

- ☐ Name a **healthcare proxy** and sign an **advance directive**
- ☐ Check the **beneficiary** on every retirement account and life policy
- ☐ Sign a **durable power of attorney** for finances
- ☐ Get the **will** signed, or make the appointment
- ☐ Write the **account list**, institution names only, on one sheet
- ☐ Write the **letter of instruction**; then tell one person where the pile is

DOCUMENTS 1-5 — THESE CANNOT BE MADE AFTER

- ☐ **1. Will or living trust** — signed, witnessed, executor named and told, guardian named if you have minor children
- ☐ **2. Durable power of attorney (finances)** — signed and notarized per your state’s rules; agent has a copy; backup named
- ☐ **3. Healthcare power of attorney + HIPAA release** — proxy asked and said yes; backup named; copies with proxy, doctor, your file
- ☐ **4. Advance directive (living will)** — signed; copies with the proxy and your doctor; the original findable
- ☐ **5. Beneficiary designations** — every account has a current primary and contingent; printed confirmations in the file

Organizer’s list: what to gather and where to keep it. Not legal, financial, tax, or medical advice. Full explanations and sources: incaseanythinghappens.com/blog/important-documents-checklist

6. VITAL RECORDS

- ☐ **Birth certificate** — certified copy
- ☐ **Social Security card** — or the number, written down in the file
- ☐ **Marriage certificate** — and any divorce decree
- ☐ **Military discharge papers (DD-214)**
- ☐ **Citizenship, naturalization, or adoption papers** — if they apply
- ☐ **Passport** and a copy of your driver's license

7. DEEDS AND TITLES

- ☐ **Originals in the file** — with a note on how each is owned and whether there is a mortgage or lien

8. INSURANCE POLICIES

- ☐ **Life insurance** — insurer, policy number, where the policy is, agent. Include any through work
- ☐ **Health and Medicare** — card copies and the plan's phone number
- ☐ **Long-term care** — the policy and how to file a claim
- ☐ **Home, auto, umbrella** — insurer and policy number
- ☐ **Burial or funeral policy, pre-need contract** — where the paperwork is

9. THE ACCOUNT LIST

- ☐ **Bank accounts** — institution and type
- ☐ **Retirement accounts** — every 401(k) from every old employer, IRAs, pensions, annuities
- ☐ **Investment and brokerage accounts** — stock plans, any crypto, how to get in
- ☐ **Debts** — mortgage, cards, loans, medical bills
- ☐ **Recurring payments** — subscriptions, auto-pays, storage units
- ☐ **Income that changes at death** — Social Security, pension, VA benefits
- ☐ **Safe deposit box or home safe** — where, the key or combination, who has access
- ☐ **Last tax return** — where it is

10. THE LETTER OF INSTRUCTION

- ☐ **Where the originals are** — room, drawer, box
- ☐ **Who to call first** — attorney, advisor, insurance agent, HR, and family, with phone numbers
- ☐ **How to get into your phone and email** — sealed in an envelope with the letter
- ☐ **Your funeral wishes** — burial or cremation, service or not, a spending ceiling
- ☐ **Pets and dependents** — who takes them, the vet, any money set aside
- ☐ **Personal items the will doesn't cover** — the watch, the ring, the photographs
- ☐ **Anything you want explained**
- ☐ **A date**, and a promise to update it

WHERE TO KEEP THE TEN

- ☐ **One place, at home** — a folder, binder, or fire-resistant box
- ☐ **Copies of the medical documents** with your proxy and your doctor's office
- ☐ **Safe deposit box** — fine for deeds, titles, vital records. Not the only place for the will or healthcare documents
- ☐ **One person told**
- ☐ **A yearly review** — and after any move, marriage, divorce, new account, or diagnosis

WRITE IT HERE

Where the file is kept

The one person I told, and the date
