



Your Final Wishes Preparation Checklist

Without question, one of the most painful experiences of an individual's life is the loss of a loved one.

All of the emotions, uncertainty and stress that arises with the death of family member can be overpowering. With some advance planning, this can all be made a little easier for your family in the future. Below is a checklist to serve as your guide as you organize the accounts and documents.

STEP 1: *Create a list of all documents and accounts and indicate where or how to locate.*

Insurance Policies	Location/How to Access (or indicate N/A)
Life Insurance, including Premium payment records	
Accidental Life Insurance	
Veteran's Insurance	
Employer or Pension Insurance	
Funeral Insurance	
Mortgage or Credit Insurance	
Health Insurance	
Property Insurance (Car, home, etc)	
Workers Compensation Insurance	
Financial Accounts	
Checking, Savings, CD's, Bank Accounts	
Investment or Retirement Accounts (IRA's or 401k's)	
Stocks and Bonds	
Annuity and Survivor Annuity Information	
Credit and Debit card Accounts	
Safe Deposit boxes, keys and authorized users	
Employer Benefit Plans (Profit Sharing/Pension)	
Veteran Benefit Records	
Income Tax Returns for current/prior year	
Property Tax Records	
Loan papers	
Business Interests, Contracts or Statements	
Disability Payment documents	
Bill Payment Information	Due date and How Paid (mail/online/auto)
Utility Bills (electric, gas, water, cell phone, cable)	
Loans (mortgage, car, HELOC)	
Insurance (health, home, auto)	
Property Tax Bills	

Deeds and Titles	Location or How to Access (or indicate N/A)
Property Deeds and recent appraisals	
Mortgage Documents	
Title and Registrations for Cars, Boats, RVs, etc..	
Membership Documents for Clubs and Organizations	
Legal Documents	
Will and or Trust Agreements	
Deceased Final Instructions	
Pre-paid Funeral Contracts	
Organ or Tissue Donation Record	
Social Security Card or Number	
Birth Certificate	
Marriage Licenses	
Domestic Partner Registration	
Driver's License or State Identification	
Passport, Citizenship, Immigration or Alien Registration papers	
Dissolution of Marriage or Pre-Nuptial Agreements	
Military Service or Discharge Papers	
Personal Information for Trusted Family Members	
Name, Relationship & Phone Number	
Name, Relationship & Phone Number	
Name, Relationship & Phone Number	
Name, Relationship & Phone Number	
Name, Relationship & Phone Number	
Contact Information for Professionals/Advisors	
Wealth Advisor	
Attorney	
CPA	
Banker or Contact at Branch	
Life Insurance Agent	
Property & Auto Insurance Agent	
Human Resources Contact (if applicable)	
Employer Information (if applicable)	
Family Tree (important if there is no Will)	Spouse: Children: Grandchildren: Siblings: Stepchildren:

****WPC Portal has a secure online document storage vault. Using this tool can provide your family and advisor one access point for all accounts, key information and documents.**

STEP 2: *Draft and file a Letter of Last Instruction.*

The intent of this letter is to inform family about your wishes regarding your funeral preferences and/or your obituary. It is NOT the same as a Will. It is not a legal document. Below is a list of considerations for your letter.

Funeral Arrangements - Ceremonial Details	
Religious Ceremony Requests	
Location of Funeral	
Speakers, Readers, Pallbearers	
Music Selections	
Favorite Scripture, Poem or Message	
Special Requests	
Resting Place of Body - burial, cremation	
Organ Donation Requests	
Details about any Pre-paid arrangements	
Expectations/Guidance on Spending for the Funeral	
Any Charitable Organizations for donations (in lieu of flowers)	
Preference for Monument Marker - type of stone or inscriptions	
Funeral Arrangements - Personal Information	
Biographical Information	
Spouse	
Children	
Extended Family	
Education, Work, Achievements	
Favorite Organizations	
Friends to Recognize	

STEP 3: *Draft a list of who should be notified.*

A common problem is that family members don't always realize in the moment who they should notify. Consider putting together a list of anyone who would need to be aware of your passing.

Social Security Administration- Will need Social Security number and date of birth. The SSA will automatically notify Medicare (www.ssa.gov/agency/contract)

Insurance Companies – Any insurance company where you hold a policy.

Employee Pensions and Benefits – include details about any death benefits, pension or annuity survivor benefits, and life or health insurance coverage.

Banks, Financial Institutions and Credit Card Companies – even for jointly held accounts, notice needs to be given.

Credit Bureaus – Notification to Equifax, Experian and TransUnion can help prevent fraud and identity theft.

Equifax: 1-866-640-2273 option 1 then 4 www.equifax.com
Experian 1-888-397-3742 www.experian.com
TransUnion 1-888-909-8872 www.transunion.com

****Don't forget to share that this list exists and where it can be found.**

The time you take to complete these lists is a true gift to your loved ones. They will be able to remember and grieve you without stressfully guessing about what you would have wanted. Take time to make your wishes clear! If you would like help working through this list, please reach out to your advisor.