



I am delighted to share this checklist with you. While it is difficult to think and talk about, being prepared for end-of-life issues is very important. The more organized you can be, the easier it will be on loved ones.

Financial and Legal Preparations

1. Compile a Net Worth Statement:

- List all assets (property, bank accounts, retirement accounts, investments) and liabilities (mortgages, credit card debts, loans).

2. Update Estate Plans:

- Ensure wills, trusts, and power of attorney documents are current.
- Confirm beneficiaries on life insurance, retirement accounts, and any transfer/payable on death (TOD/POD) designations.

3. Know Your Insurance Policies:

- Document all insurance policies: health, life, disability, long-term care, and property insurance.
- Keep policy numbers and contact information handy.

4. Understand Income Sources:

- Familiarize yourself with all income sources, including salaries, pensions, Social Security, rental income, and veteran benefits.

5. Establish a Budget:

- Track monthly expenses and understand which bills are due when.
- Plan for potential changes in income post-loss.

6. Organize Important Documents:

- Store all critical documents (wills, insurance policies, deeds, bank info) in a safe, accessible place. Consider a fireproof and waterproof safe.
- Keep copies in an alternate secure location or with a trusted person.

7. Legal Designations:

- Ensure you have a durable power of attorney for both finances and healthcare.



- Prepare advance directives like a living will and a healthcare proxy to detail medical wishes.

Practical and Day-to-Day Matters

1. Digital Access:

- Share and document all passwords for online accounts, including banking, social media, and email.
- Consider using a password manager that both partners can access.

2. Safe Deposit Box and Safe:

- Know the location of any safe deposit box and its key.
- Learn the combination to any home safe.

3. Household Management:

- Document how to manage household systems (utilities, alarm systems, etc.).
- Create a list of trusted service providers (plumber, electrician, etc.).

4. Prepare for Funeral Arrangements:

- Discuss preferences for funeral or memorial services.
- Document any pre-arranged funeral plans or wishes.

5. Emergency Contacts:

- Maintain an up-to-date list of people who should be notified in case of death, including family, doctors, and close friends.

6. Communicate Your Plans:

- Regularly review and discuss all plans with your spouse.
- Ensure a trusted family member or friend knows where to find key documents.

7. Review Annually:

- Reassess your plans and documents annually or after any major life event (e.g., moving, major health change).

By taking these steps, women can reduce the burden of managing practical and financial matters during an already challenging time ([EP Wealth Advisors](#)) ([National Institute on Aging](#)).



Thank you for requesting this check list. I certainly hope it makes things easier for you.

If you are ready to discover more about the grief and resilience process or are on your own journey please use the link below to make an appointment to chat about how I can help you. I am here for you – and will be when you need me. I look forward to supporting you!

With gratitude,

Dr. Lynn Banis

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