In case of death binder

Eight pages to fill in by hand. A map to your documents, not a legal document. From the free kit at granite.co/library/guides/in-case-of-death-binder. General information, not legal advice.

PAGE 1 OF 8. COVER AND HOW TO USE THIS BINDER

What this is, who wrote it, and the rules that keep it safe to leave in a drawer.

> **Read this first:** This binder is not my will. If anything written here disagrees with my will, my will governs. Nothing in this binder decides who inherits anything. There are no passwords, PINs, passcodes, or recovery phrases in this binder, and none should ever be added to it. Account numbers appear as the last four digits only.

This binder belongs to

Date first written

Last reviewed on (keep this current, see page 8)

The original of this binder is kept

Copies are held by (names, not roles)

My will is kept (the location, and who can get to it)

My executor or personal representative is (name and phone)

These people know this binder exists

PAGE 2 OF 8. FIRST CALLS, IN ORDER

The first day is a phone call day. Work down this list from the top.

1. Funeral home or cremation provider (they usually order the certified death certificates)
2. Executor or personal representative
3. Attorney (name, firm, phone)
4. Employer or business partner
5. Life insurance agent or insurer
6. Financial advisor
7. Accountant or tax preparer
8. Faith leader, if any
9. Anyone else who must hear it from us first

The funeral home usually reports the death to Social Security. Verify that it happened rather than assuming it. Social Security pays a one time lump sum death payment of $255 to an eligible spouse or child. It must be claimed within two years and there is no online application. Veterans may also qualify for a VA burial allowance.

How many certified death certificates to order (funeral directors commonly suggest 10 to 12)

Certified copies were given to (keep a running list)

PAGE 3 OF 8. PEOPLE AND CONTACTS

Names and phone numbers, not roles. Whoever reads this has never met any of them.

Executor or personal representative (name, phone, and where the appointment is documented)

Alternate executor

Attorney (name, firm, phone)

Accountant or tax preparer

Financial advisor or planner

Insurance agent

Employer or HR contact (ask about group life insurance and final pay)

Business partner or the person who can keep the business running

Bank or credit union contact

Landlord, property manager, or HOA

Neighbor with a key, and anyone who cares for the house or pets

Family and close friends to tell first

PAGE 4 OF 8. DOCUMENT MAP

Locations only, never contents. Two columns for each document type: where the original is, and where a copy is. These 24 types are the ones a family has to find after a death.

Document	Where the original is	Where a copy is
IDENTITY AND VITAL RECORDS		
Birth certificate		
Social Security card		
Passport		
Driver license or state ID		
National ID card		
Certificate of citizenship or naturalization		
Adoption certificate		
ESTATE AND LEGAL		
Will		
Marriage certificate		
Death certificate, once issued		
INSURANCE		
Life insurance policy		
Health insurance policy		
Homeowners or renters policy		
Auto insurance policy		
PROPERTY		
Property deed		
Mortgage release or payoff letter		
Closing settlement statement		
VEHICLE		
Vehicle title		
Vehicle registration		
FINANCIAL AND TAX		
Federal tax return		
State tax return		
Property tax statement		
Form 1099-R, retirement distributions		
Form 5498, retirement account contributions		

Anything time sensitive should have a copy outside a safe deposit box. In several states a box is not opened on request after a death, and the papers naming the executor can end up locked behind a door only the executor may open.

PAGE 5 OF 8. ACCOUNTS AND POLICIES INVENTORY

One line per account. Enough to find it, never enough to use it.

> **Last four digits only:** Never a full account number, never a card number, never a PIN. An executor holding a death certificate can work from the institution name, the account type, and the last four digits. A thief holding this binder cannot.

Institution	Type of account or policy	Last 4	Beneficiary on file?

Accounts with a named beneficiary, retirement accounts, life insurance, and payable on death bank accounts, pass outside the will and are claimed directly. If a designation is stale, no will fixes it. Check the last column every review.

PAGE 6 OF 8. DIGITAL ACCESS CHECKLIST

Settings and named people. There is deliberately no place on this page to write a credential.

Never write a password here: A password is not legal permission to use an account. Under the Revised Uniform Fiduciary Access to Digital Assets Act, adopted in nearly every state, the provider's own online tool outranks your will, and your will outranks the terms of service. Set the tools. Write down only that you did.

- [ ] Apple Legacy Contact is set (the contact needs both the access key and a copy of the death certificate, so print the key and file it here)
- [ ] Google Inactive Account Manager is configured (up to 10 recipients, and you choose the inactivity window)
- [ ] Password manager emergency access is turned on and points at a named person
- [ ] An arrangement exists for unlocking my phone (the passcode is the master key to most two factor codes; do not write it down here)
- [ ] Someone knows which email address resets everything else
- [ ] Someone knows where the photos and files live
- [ ] Any account holding money is listed on page 5

Password manager in use (which one)

Emergency access is held by

Apple Legacy Contact is

Google Inactive Account Manager recipients are

The phone arrangement is with

Email addresses that exist (addresses only)

PAGE 7 OF 8. WISHES AND FUNERAL

A funeral happens in days. A will often surfaces later than that, so wishes belong here, in the drawer, where they get read the same day.

Burial, cremation, or other preference

I have signed a binding designation naming the person who controls disposition of my remains (yes or no, and where the signed form is)

Prepaid funeral contract or burial plot (provider, and where the papers are)

Cemetery deed is kept

Organ donation wishes (and where they are registered)

Service preferences (type, place, who should speak)

Music and readings

Obituary notes (what to include, where to publish)

Veteran status and where the DD-214 is (it may qualify for a VA burial allowance)

Preferences on this page are not binding on anyone. Many states let you sign a separate designated agent form that is. If you expect disagreement, sign one and note above where it lives. The decisions and the costs are walked through at granite.co/library/guides/funeral-planning-checklist.

PAGE 8 OF 8. UPDATE LOG

An undated binder invites arguments and a stale one causes them. Write a line every time, even when nothing changed.

Review once a quarter, and update immediately at any trigger event: a move, a marriage, a divorce, a birth or adoption, a death among the people named here, a new or lapsed policy, a new or closed account, a new executor or advisor, a change of password manager, or starting, selling, or winding down a business.

Date reviewed	What changed	Initials