

Family Legacy Communication Checklist

Oct 9, 2026

I. Opening

This is an educational checklist. Please consult your advisor or estate planning attorney before implementing.

Before you begin, sit with three questions:

1. If your children had to act for you tomorrow, what would they most need to know?
2. What do you want them to understand about *why* you made the choices in your plan, not only what those choices are?
3. What conversation would you regret not having?

What to tell them

- ☐ That a plan exists, who prepared it, and when it was last updated
- ☐ Who you have named to each role, and why you chose them (Section III)
- ☐ Where the documents live and how to reach them (Sections IV and V)
- ☐ Your values and the intent behind the plan, especially any unequal treatment(**This can be left in a letter or a statement with the Trust**)
- ☐ Your healthcare wishes and end-of-life preferences
- ☐ Who to call first if something happens

What you may choose to keep private

- ☐ Exact account balances and asset values
- ☐ Specific dollar amounts of individual inheritances

Close the meeting

- ☐ Invite questions and concerns now, while you can answer them
- ☐ Confirm each named person has accepted their role

III. Key People & Roles

Every role below should have a primary and a backup, and each person should know they were named. Fill in names and phone numbers; your children will start here.

Role	What they do	Primary (name, phone)	Backup (name, phone)	Told & accepted?
Executor / Personal Representative	Settles the estate under the will			
Successor Trustee	Manages and distributes trust assets			
Financial Power	Handles money and bills if you are			

Role	What they do	Primary (name, phone)	Backup (name, phone)	Told & accepted?
of Attorney	incapacitated			
Healthcare Agent / Proxy	Makes medical decisions if you cannot			
Guardian of minor children or dependents	Raises minor or dependent children			
Financial Advisor (RIA)	Coordinates accounts and the family plan			
Estate Planning Attorney	Holds originals; guides probate and trust administration			
CPA / Tax Preparer	Final and estate tax returns			
Insurance Agent	Life, long-term care and disability claims			
Employer HR / Benefits	Pension, group life, RSUs, final pay			

IV. Essential Documents & Where They Live

For each document, record where the original is and who can get to it. A document no one can find has the same effect as a document that does not exist.

Document	Original kept at	Copy kept at	Who has access
Will (and any codicils)			
Revocable living trust + funding schedule			
Financial power of attorney			
Healthcare power of attorney / proxy			
Living will / advance directive			

Document	Original kept at	Copy kept at	Who has access
HIPAA authorization			
Guardianship nomination			
Letter of Instruction (Section V)			
Life, disability and long-term care policies			
Property deeds and vehicle titles			
Business documents (operating agreement, buy-sell)			
Beneficiary designations (retirement, insurance, TOD/POD)			
Pension and survivor benefit elections			
Most recent account statements			
Last 3 years of tax returns			
Birth, marriage and divorce certificates; military discharge (DD-214)			

- ☐ Confirm the original will is with the attorney or in a location your executor can open without a court order
- ☐ Check that beneficiary designations match the estate plan; they override the will
- ☐ Confirm the trust is funded: accounts and real estate retitled to the trust

V. Making Everything Findable

The goal is one place your children go first. Keep a single "Start Here" binder or digital vault, and tell at least two people exactly where it is.

Choose where things are stored

Option	Best for	Watch out for
Fireproof home safe	Quick access to the Start Here binder, copies, keys	Someone else must know the combination

Option	Best for	Watch out for
Attorney's vault	Original will and trust	Children need the firm's name and phone
Bank safe deposit box	Deeds, titles, certificates	May be sealed at death; never store the only original will here unless a co-signer is named
Secure digital vault	Scans, account list, letter of instruction	Needs an emergency-access contact set up in advance

Write a Letter of Instruction

This is a plain-language letter, not a legal document, that walks your children through what to do. It should include:

- ☐ Who to call first, in order
- ☐ A list of every account: institution, type, and last four digits
- ☐ Recurring bills and how they are paid (autopay or manual)
- ☐ Location of keys, safe combinations and the safe deposit box
- ☐ Funeral, burial or cremation wishes, and any prepaid arrangements
- ☐ Care instructions for pets and dependents
- ☐ Personal items you want specific people to receive

Secure digital access

- ☐ Store passwords in a password manager with an emergency-access contact
- ☐ Name a legacy contact on phone, email and social media accounts
- ☐ Write down how to unlock your phone and computer, and where that note is kept
- ☐ List online-only accounts: banking, brokerage, crypto, loyalty points, subscriptions

Tell people where it is

- ☐ Executor and successor trustee know the location and how to access it
- ☐ Advisor and attorney each hold a current copy of the account list
- ☐ Children receive a one-page "Where to Find Everything" summary

This checklist is a planning and communication tool. It does not replace your will, trust or other legal documents, and is not legal or tax advice for any specific situation.