



ROSS BUEHLER FALK & COMPANY, LLP  
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

# Everything They Need to Know

A planner to help you assemble the information that your loved ones will want and need after you are gone.

## GIVE YOUR LOVED ONES PEACE OF MIND

Sitting down and thinking about your own death is probably not an appealing prospect. That said, though the subject matter is morbid, the chief goal is noble and worthwhile.

While it is impossible for you to leave no burden behind on your loved ones when you die, it is certainly feasible to lighten their load. By taking the time to plan for some of the logistical matters surrounding your death, you can make the difficult road that your loved ones must walk a little bit smoother.

## WHAT IF THEY DON'T WANT TO TALK?

Though you have their benefit in mind, it is not uncommon for loved ones to shy away from discussing your death. First, remind them that while it is a hard topic, talking about it is necessary. Second, rely on this **Everything They Need to Know** guide to lead your conversation.

Making sure you are mentally prepared for the conversation and coming to the table with all of your details organized will make it go much more smoothly for everyone involved.

## CREATING A PLAN FOR YOUR ESTATE

Perhaps you find yourself thinking that your financial situation does not merit planning to this degree. We would fervently caution you otherwise. Regardless of your financial situation, you have an estate, and that means that you should have a plan in mind for what happens to it upon your death.

Creating a plan for your estate and keeping it updated is the best way to care for your loved ones after you are gone. Some of the many advantages of maintaining your plan include:

- Ensuring that your desires regarding how healthcare decisions are made in the event of your incapacitation are followed.
- Guaranteeing that your valued assets are passed on in the manner that you desire.
- Making sure that any major life events—births, deaths, marriages, divorces, etc.—are accounted for in your plan.
- Ensuring that proper care will be continued for your minor children and/or dependents with special needs.
- Planning for how to minimize the taxes and expenses associated with the passing on of your estate.

Please note that the **Everything They Need to Know** guide is simply a tool to help you organize information about your estate. It is not a legal document and is not, therefore, a substitute for professional guidance.

## KEY AREAS TO CONSIDER

This section is simply to help you get started thinking. Considering the following areas will help you get into the right mindset to complete the **Everything They Need to Know** guide.

- **Incapacitation** - What do I want to happen if I'm incapacitated and can't take care of myself or my family?
- **Inheritance** - Who do I want to inherit my money and possessions after I die?
- **Information** - Where do I keep all of my important papers and passwords?
- **Dependents** - If I die while my children are still young, who do I want to take care of them?
- **Pets** - If I die while my pets are still alive, who do I want to take care of them?
- **Funeral** - What kind of funeral services do I want?

Please keep in mind that for any areas involving financial advice, your RBF accounting advisor is just a call away. Feel free to reach out for advice as you work your way through the guide.

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## REVISIONS DATES

In order for the Everything They Need to Know guide to be of use to your loved ones, it is important that you keep it up to date. You can use the log on this page to keep track of when the document was last updated.

We recommend that you revisit the guide annually to make sure that the information it contains is still accurate. Consider creating a reminder in your smartphone or on your digital calendar to help you remember to review the guide each year. Not only is updating the guide annually important, but you should also strive to review and revise the document in the event of any major life changes, such as marriage or the birth of a child.

## Date you completed your guide:

Revision No. 1 Date: \_\_\_\_\_

Revision No. 2 Date: \_\_\_\_\_

Revision No. 3 Date: \_\_\_\_\_

Revision No. 4 Date: \_\_\_\_\_

Revision No. 5 Date: \_\_\_\_\_

Revision No. 6 Date: \_\_\_\_\_

Revision No. 7 Date: \_\_\_\_\_

Revision No. 8 Date: \_\_\_\_\_

Revision No. 9 Date: \_\_\_\_\_

Revision No. 10 Date: \_\_\_\_\_

# PERSONAL INFORMATION

## Your Information:

Your full name: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Place of birth: \_\_\_\_\_

Current address: \_\_\_\_\_

Previous address 1: \_\_\_\_\_

Previous address 2: \_\_\_\_\_

Previous address 3: \_\_\_\_\_

Home phone: \_\_\_\_\_

Work phone: \_\_\_\_\_

Cell phone: \_\_\_\_\_

Email: \_\_\_\_\_

Military service: \_\_\_\_\_  
(branch, years)

## Marriage Details:

Spouse's name: \_\_\_\_\_

Date of marriage & divorce: \_\_\_\_\_

Spouse's name: \_\_\_\_\_

Date of marriage & divorce: \_\_\_\_\_

Spouse's name: \_\_\_\_\_

Date of marriage & divorce: \_\_\_\_\_

## Your Information:

Company name: \_\_\_\_\_

Phone number: \_\_\_\_\_

Address: \_\_\_\_\_

Your position: \_\_\_\_\_

Start date: \_\_\_\_\_

End date: \_\_\_\_\_

Your supervisor/manager: \_\_\_\_\_

# FAMILY INFORMATION

## Children's Details:

Name: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Place of birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Place of birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Place of birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Place of birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

## Parents' Details:

Mother's name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Phone number: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Place of birth: \_\_\_\_\_  
Date of death: \_\_\_\_\_  
Burial location: \_\_\_\_\_  
\_\_\_\_\_

Father's name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Phone number: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Place of birth: \_\_\_\_\_  
Date of death: \_\_\_\_\_  
Burial location: \_\_\_\_\_  
\_\_\_\_\_

# IMPORTANT CONTACTS

Lawyer's name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Accountant's name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Financial advisor's name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Insurance agent's name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Doctor's name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Current/previous employer's name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

# OTHER IMPORTANT CONTACTS

Name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_



# CHECKLIST

A key part of completing this Everything They Need to Know guide is ensuring that your loved ones have easy access to key documents and records upon your death. By gathering the items listed below and storing them in a secure location (with access instructions for your loved ones), you can be confident that all your personal documents will be accessible when needed.

## Personal Information:

- Will
- Birth certificate
- Social security card
- Marriage certificate(s)
- Citizenship papers
- Divorce/separation papers
- Adoption papers
- Passport (number and expiration date)
- Driver's license (number and expiration date)
- Military records

## Health Information, Important People, and Their Contact Info:

- Living wills
- Medications  
including name and contact details for prescribing physicians and pharmacy to cancel recurring prescriptions
- Medicaid information  
Including caseworker contact details
- Other important contacts and their phone numbers

## Financial Details:

- Passwords, websites, and other digital information
- Income sources  
(retirement and/or disability benefits, Social Security, etc.)
- Financial assets  
(institution names, account numbers, address/telephone, form of ownership, current value) of cash, bank accounts, stocks, bonds, mutual funds, money market funds, retirement and pension plans, IRAs, annuities, life insurance
- Real estate  
(property addresses, location of deeds, form of ownership, current value)
- Other assets  
(location of items/titles/documents/form of ownership, current value) including automobiles, boats, inheritances, precious gems, collectibles, household items, hidden valuables/items in storage, loans to family members/friends
- Liabilities  
(creditor institutions, address/telephone, approximate debt) of mortgages, personal loans, credit cards, notes, IOUs, other
- Trust documents

# LOCATION OF IMPORTANT PAPERS

## Identification & Personal

Passports \_\_\_\_\_

Social Security cards \_\_\_\_\_

Driver's license number \_\_\_\_\_

Vehicle registrations and titles \_\_\_\_\_

Military service records \_\_\_\_\_

Fraternal/trade societies with benefits provided \_\_\_\_\_

## Household Information

Real estate deeds and mortgage documents \_\_\_\_\_

Insurance policies \_\_\_\_\_

Medical records \_\_\_\_\_

Passwords and codes \_\_\_\_\_

Safety deposit box \_\_\_\_\_

Safe combination \_\_\_\_\_

## Family Certificates

Adoption certificates \_\_\_\_\_

Marriage certificates \_\_\_\_\_

Birth certificates \_\_\_\_\_

Death certificates \_\_\_\_\_

Divorce documentation \_\_\_\_\_

# LOCATION OF IMPORTANT PAPERS

## Identification & Personal

Checkbook \_\_\_\_\_

Credit card statements \_\_\_\_\_

W-2 and earnings records \_\_\_\_\_

Tax returns \_\_\_\_\_

Annuities \_\_\_\_\_

Bank statements \_\_\_\_\_

Bonds \_\_\_\_\_

Business agreements or contracts \_\_\_\_\_

Investment statements \_\_\_\_\_

Stock, bonds, and securities  
certificates \_\_\_\_\_

Pension, profit sharing, retirement, or  
death benefits \_\_\_\_\_

Cryptocurrency details \_\_\_\_\_

Trust information \_\_\_\_\_

Gift tax returns \_\_\_\_\_

## Miscellaneous Documents

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

# OBITUARY INFORMATION

Please include the following personal details in my obituary:





# LOGINS AND PASSWORDS

- I keep a hard copy of all my login information and passwords. For access:
  
- I store my login information and passwords digitally. For access:
  - Name of digital password keeper:
  
  
  
  
  
  
  
  
  
  
  - Location of digital password keeper:
  
  
  
  
  
  
  
  
  
  
  - Access details for digital password keeper:

## SOCIAL MEDIA ACCOUNTS INFORMATION

These days, most social media sites allow users to designate someone to manage the account after their death. If this is something you desire, you should be sure to talk with the loved one you want to have access.

After my death I would like my social media account(s):

To be taken over by

To be deleted

My social media accounts:

- Facebook
- Instagram
- Twitter
- YouTube
- LinkedIn
- Pinterest
- Reddit
- Snapchat
- Goodreads
- WhatsApp
- TikTok
- Other:
- Other:

# ADDITIONAL RESOURCES

Is there anything else you want to include for your loved ones?



# EVERYTHING THEY NEED TO DO CHECKLIST

When you are responsible for handling the details following the death of a loved one, it is incredibly difficult to know where to start. Knowing this, we developed the following list to help you get started. It includes the tasks that are most urgent or time sensitive following the death of a loved one.

- Obtain a legal pronouncement of death (if needed) and copies of the death certificate.
- Determine what funeral and/or burial plans your loved one prepared in advance.
- Start to make arrangements for the funeral service.
- Visit your loved one's home:
  - Make sure the home and any vehicles are secure
  - Collect mail
  - Remove plants and perishable food
- Make arrangements for the care of any pets that your loved one had.
- Arrange for mail to be forwarded to whomever is in charge of the loved one's affairs.
- Reach out to the loved one's employer regarding any paychecks or benefits due (if applicable).
- Obtain the deceased's will and determine the executor in order to begin the probate process.
- Make an inventory of all assets and bills to share with the executor.
- Engage the services of a trusts and estates attorney.
- Engage the services of a CPA to deal with the deceased's final taxes and any other financial issues that arise.
- Cancel the loved one's services (e.g., cellphone plan, streaming subscriptions, internet, etc.).
- Close out any credit card accounts.
- Cancel the deceased's driver's license.
- Memorialize or delete any social media accounts.
- Close any email accounts.
- Make death notifications to the Social Security Administration, the deceased's life insurance company, and any financial institutions with which they held accounts.

## ADDITIONAL RESOURCES

Dealing with the administrative details surrounding the death of a loved one is a big and complicated undertaking. We strongly recommend that you work with experienced professionals in order to make the process as smooth as possible. The advice and input of CPAs, attorneys at law, and professionals who specialize in trusts and estates are invaluable.

Not sure where to start? For CPA services, we strongly encourage you to reach out to RBF. Our professionals have extensive experience working through end-of-life details. Please contact RBF if you would like a vetted list of other specialized professionals (attorneys, trust companies, financial advisors, banks, etc.) to help with additional end-of-life financial needs.



# CONCLUSION

Congratulations on successfully completing the Everything They Need to Know guide! We know that it is not an easy task. Your loved ones will certainly appreciate the time that you took to prepare this important information for them.

If, in the course of completing the guide, you realized that you require additional help with estate, wealth, or financial planning, please reach out to RBF. We have the resources and the knowledge to guide you in all of these areas. Our expert advisors are eager to help you achieve security with your end-of-life plans.



ROSS BUEHLER FALK & COMPANY, LLP  
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

1500 Lititz Pike | Lancaster, PA 17601  
717.393.2700 | [rbfco.com](http://rbfco.com)

