



# BEING PREPARED FOR THE UNEXPECTED

*Using Today's Technology To Prepare for The Unexpected*

1

HOW CAN  
I FIND  
EVERYTHING?

2

HOW CAN I  
GET ACCESS?

3

WHO CAN  
HELP ME?

4

WHAT  
SHOULD  
I DO?

1

## USE PERSONAL CAPITAL OR MINT TO KEEP ALL OF YOUR ACCOUNTS IN ONE PLACE

Your Will selects an Executor for your Estate and the Trustee for any trust created under your Will. But how will your Executor know where to find all of your assets? One way is to use a free app like Personal Capital or Mint to log all of your financial accounts. The applications provide you the ability to sync bank accounts (checking, savings and money market), brokerage accounts (stocks and bonds), retirement accounts (both personal and employer sponsored), life insurance policies, credit card loans, mortgages, car loans, CDs, 529 accounts, HSA accounts, donor advised funds as well as any other assets that you would like to manually add (whole life policies, cash, etc.). Your financial planner may also provide an application that allows the same functions for collecting data. You can use these applications to provide a one-stop shop for your loved ones to find all of your assets. But how does your Executor get into this important account without a password?

2

## USE LASTPASS OR 1PASSWORD TO STORE ALL OF YOUR PASSWORDS

Now that the Executor knows that there is a gold mine of information located on one of these sites, how will he or she know which one and how to get in? One of the best ways to solve this problem is to maintain an account with LastPass or 1Password. These free apps allow a user to log every username and password that he or she has. Sign up for an account and every time you log into one of your accounts, the app will ask if you would like to save the login name and password to the app! An Executor that locates this account (when used properly by the decedent) will be pleased to find access to a myriad of social networking sites, email accounts, credit card accounts as well as access to the Personal Capital or Mint account. I suggest that you do not save the password to your primary email account on these services. So where should you keep your passwords to LastPass or 1Password and your personal email account?

3

## LIST IMPORTANT CONTACTS AND PASSWORDS ON THE BACK OF THIS PAGE

Even if your Executor finds all of these pieces of information and has login access to all of the accounts, he or she may still need some help securing life insurance proceeds, transferring account names, opening an estate, etc. On the back of this sheet, I have provided a place to write the names of people that could be helpful completing these technical tasks. You can also list your LastPass or 1Password and personal email account names and passwords on this sheet and place it inside your estate planning packet so it can be found. Nevertheless, I suggest that you keep a digital list on a digital spreadsheet so it can be constantly updated. Now that you have provided all of the information for financial accounts, how can you provide instructions for more personal matters?

4

## PREPARE A SIDE LETTER WITH INSTRUCTIONS

While steps one through three are very helpful to take care of financial matters after the passing of a spouse, the decedent may also want to advise loved ones of a few end of life requests. This is where you can provide end of life preferences for life support (timeline to add more direction than Living Will), burial, funeral, and how to administer trusts (how strict or lenient you would like your trustee to be about distributing funds).

## INSTANT ACCESS TO VITAL INFORMATION HELPS REDUCE STRESS FOR YOUR FAMILY

### ATTORNEY

\_\_\_\_\_  
Name

\_\_\_\_\_  
Phone Number

### CPA

\_\_\_\_\_  
Name

\_\_\_\_\_  
Phone Number

### FINANCIAL PLANNER

\_\_\_\_\_  
Name

\_\_\_\_\_  
Phone Number

### OTHER IMPORTANT CONTACT

\_\_\_\_\_  
Name

\_\_\_\_\_  
Phone Number

### INSURANCE POLICIES INCLUDING LIFE & DISABILITY

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Policy Number

### HOUSEHOLD CONTACTS LANDSCAPING / PEST CONTROL/ HOME MAINTENANCE

\_\_\_\_\_  
Company & Service Provided

\_\_\_\_\_  
Account #

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Company & Service Provided

\_\_\_\_\_  
Account #

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Company & Service Provided

\_\_\_\_\_  
Account #

\_\_\_\_\_  
Phone Number

### DIGITAL ACCOUNTS

\_\_\_\_\_  
Email Login & Password

\_\_\_\_\_  
Lastpass / 1Password Login & Password

\_\_\_\_\_  
Personal Capital / Mint Login & Password

\_\_\_\_\_  
Location of Spreadsheet for all Accounts

### CODES TO SAFE DEPOSIT BOXES/SAFES/LOCKS

### LOCATION OF KEYS