

A COMPLIMENTARY FAMILY RESOURCE

RUN2FEED COMMUNITY EDITION

THE FAMILY LEGACY READINESS TOOLKIT



A practical guide to your digital life,
important documents, and the people you love



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THIS TOOLKIT BELONGS TO

Name _____

Household _____

Started on _____

RUN2FEED COMMUNITY EDITION

A thoughtful gift to your family.

Thank you for being part of the Run2Feed community. FINTECH is proud to be a title sponsor. This complimentary toolkit is an invitation to take one practical step for the people you love.

Prepared for this community edition by **Ashok Athiappan**, **VeerVasanth Kumar**, and **Vijaianand Thirunageswaram**, it brings together the supplied FamilyGuard360 checklist, printable inventories, important contacts, and a simple review routine.

Start with one page. Choose a trusted person, identify where your important records are kept, and begin the Family Emergency Sheet. Add the other worksheets over time.

Protect what you record. Keep completed worksheets securely offline. Do not email them or include passwords, full recovery phrases, or other access secrets in a shared copy.

Use it as an organizer. This toolkit does not replace legal documents or individualized professional advice. Platform settings and policies change; consult the official sources linked in the original guide before acting.

Find your starting point

Pages 3-6: Getting started and digital access

Pages 7-15: Money, documents, and overlooked details

Page 16: A guide for your family

Pages 17-21: Five printable worksheets

Pages 22-25: References, glossary, and review log

Questions about your family's next step?

[Schedule a complimentary conversation.](#)

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How to use this checklist

You do not need to finish everything today. Start with the red items. They take about 30 minutes and remove the biggest risks.

DO TODAY

About 30 minutes total. These are the settings that lock families out if they're missing.

THIS MONTH

A weekend afternoon. Lists, inventories and conversations with your spouse or a trusted person.

ONCE A YEAR

Review and update. Pick a date you'll remember, such as a birthday, tax day or New Year's.

- 1 **Read one section at a time.** Each one says *why it matters*, gives you boxes to tick, and has links to the official instructions.
- 2 **Fill in the worksheets** at the back (Worksheets 1–5). Write down *what exists and where it is*, not passwords.
- 3 **Make two printed copies** of your completed worksheets. Keep one locked at home (fire-safe box) and give one to the person you trust most, or to your attorney.
- 4 **Tell your family the plan exists** and where to find it. A plan nobody knows about doesn't help anyone.
- 5 **Review once a year** and after any big life change (see item 27).

Keep this safe. Once you fill it in, this document is a map to everything you own. Never email it, never photograph it to a shared album, and never write full passwords or crypto recovery phrases on it. Write *where* they are kept instead.

The 30-minute "Do Today" plan

- 5 min** iPhone/Mac: add a **Legacy Contact** and save the access key (item 1).
- 5 min** Google: turn on **Inactive Account Manager** (item 2).
- 10 min** Password manager: set up **Emergency Access** or print the **Emergency Kit** (item 3).
- 5 min** Facebook: choose a **Legacy Contact** (item 4).
- 5 min** Write your **phone passcode** and where your 2-factor backup codes are, then seal it in an envelope (item 5).

My family plan

Make this copy yours. Type in the fields or print and write.

My trusted person

Finish "Do Today" by

Printed copy kept at

My yearly review date

PART 1

Unlock your digital life

Without the right settings, your family may never get into your phone, email, photos or passwords, even with a death certificate and a lawyer.

1 iPhone, iPad & Mac: Apple Legacy Contact DO TODAY

Apple will not unlock an account for family without this, or without a court order that can take months.

- ☐ On iPhone/iPad, open **Settings > [your name] > Sign-In & Security > Legacy Contact**. On a Mac, use **System Settings > [your name] > Sign-In & Security**.
- ☐ Tap **Add Legacy Contact** and choose a person you trust. You can add more than one.
- ☐ Apple creates an **access key**. Send it to them in Messages, or **print a copy** and keep it with your will.
- ☐ Tell each legacy contact: to get in, they'll need the access key **plus a death certificate**, submitted at digital-legacy.apple.com.
- ☐ Also set up an **Account Recovery Contact**. This helps *you* get back in if you're ever locked out while alive.

What families don't know: A Legacy Contact can see photos, files, notes, mail, messages in iCloud and backups. They **cannot** see passwords saved in iCloud Keychain/Passwords, payment info, or purchased movies, music and books. Access lasts about three years after approval. If your passwords live in Apple Passwords, also do item 3.

Official guides: [Add a Legacy Contact](#) · [What a Legacy Contact can access](#) · [How a Legacy Contact requests access](#) · [Account Recovery Contact](#)

2 Google & Android: Inactive Account Manager DO TODAY

Gmail is often the "master key." Password resets for banks and other accounts usually go there.

- ☐ Go to myaccount.google.com/inactive and click **Start**.
- ☐ Pick a **waiting period** (3, 6, 12 or 18 months). Google will text and email you before anything happens.
- ☐ Add up to **10 trusted people** and decide what each one gets. For example, your spouse gets Gmail and Drive, your children get Google Photos.
- ☐ Decide whether Google should **delete the account** after sharing. If you're unsure, choose *not* to delete.
- ☐ Add a current **recovery phone number and recovery email** while you're there.

Good to know: Google may delete personal accounts that have had no activity for 2 years. Download a family copy of important photos and files with [Google Takeout](#) once a year.

Official guide: [About Inactive Account Manager](#) · [Submit a request about a deceased user's account](#)

3 Password manager: emergency access DO TODAY

Everything else depends on this. One vault opens hundreds of accounts.

- ☐ **Bitwarden** or **LastPass**: find **Emergency Access** in account settings. Invite a trusted contact and set a **waiting period** (7 days is common). If they request access and you don't decline within that time, the vault opens to them.
- ☐ **1Password**: print your **Emergency Kit** PDF (it holds your Secret Key), write the account password on it by hand, and store it in a safe place. On a Families plan, make your spouse a **family organizer** so they can help with recovery.
- ☐ **Dashlane**: its old Emergency Contact feature has been retired. Dashlane now suggests an **encrypted backup file** stored on a USB drive in a safe, with the password kept separately.
- ☐ **Apple Passwords / iCloud Keychain**: a Legacy Contact does *not* get these. Create a **shared password group** with your spouse for household logins (iOS 17 and later), or move to a manager that has emergency access.
- ☐ **Google Password Manager**: make sure your Inactive Account Manager setup (item 2) covers the people who need it.
- ☐ No password manager yet? **Start one this week**. It's the single best step for your family and for your own security.

Official guides: [Bitwarden Emergency Access](#) · [LastPass Emergency Access](#) · [1Password Emergency Kit](#) · [Dashlane emergency planning](#)

4 Social media accounts DO TODAY

Decide now whether your profiles become a memorial or get deleted, so your family doesn't have to guess.

☐ **Facebook:**

[Settings > Accounts Center > Personal details > Account ownership and control > Memorialization](#) .

Choose a **legacy contact** or ask for the account to be **deleted**. A legacy contact can manage tribute posts and the profile photo, but **cannot read private messages or log in as you**.

☐ **Instagram:** there's no legacy contact. Family can ask Instagram to **memorialize or remove** the account with proof of death.

☐ **LinkedIn, X (Twitter), TikTok, YouTube:** family usually has to file a request. Write down which accounts you have and what you'd like done with each.

☐ **WhatsApp and messaging apps:** chats usually live only on the phone. If you want family to keep them, turn on **chat backup** to iCloud or Google Drive.

Official guides: [Facebook legacy contact](#) · [Instagram: report a deceased person](#) · [LinkedIn: deceased member](#) · [X: deceased user](#)

5 Your phone passcode & two-factor codes DO TODAY

This is the step almost everyone forgets. Login codes come to your phone, and without the passcode your family can't get past the first screen of anything.

☐ Write down your **phone passcode** (and tablet/computer login). Seal it in an envelope with your important papers and tell **one** trusted person where it is.

☐ List which **authenticator app** you use (Google Authenticator, Microsoft Authenticator, Authy). Turn on its **cloud backup** so the codes aren't lost with the phone.

☐ Print the **backup codes** for Google, Apple, your bank and your email, and keep them with your sealed envelope.

☐ **Keep your phone number alive.** Tell your family *not to cancel your phone line* right away. Many banks send codes by text. Note your carrier and account PIN on the Family Emergency Sheet.

☐ If you use **passkeys** or a **hardware security key** (YubiKey), note where the spare key is kept.

PART 2

Map your money & paperwork

An account nobody knows about might as well not exist. Write down what you have and where it is. You don't need passwords for this part.

6 The one-page Family Emergency Sheet THIS MONTH

One sheet that tells your family where everything else is. Use the Worksheet 1.

- ☐ Where the **password manager** is and how to get in (emergency access, or where the Emergency Kit is kept).
- ☐ Where your **phone passcode envelope** and backup codes are.
- ☐ Who is your **Apple Legacy Contact** and **Google trusted contact**.
- ☐ Where the **will, trust and insurance policies** are kept, and who your executor is.
- ☐ Where any **crypto recovery phrases** are physically stored (never the phrase itself).
- ☐ Every account that holds **real money or value** (summary only; details go on the inventory pages).
- ☐ Make **two printed copies**: one locked away, one with someone you completely trust. **Review every year.**

7 Financial accounts inventory THIS MONTH

Most people think their family knows where the money is. Usually they don't.

- | | |
|--|---|
| ☐ Checking & savings accounts (every bank) | ☐ U.S. savings bonds & TreasuryDirect |
| ☐ Brokerage & investment accounts | ☐ PayPal, Venmo, Cash App, Zelle balances |
| ☐ 401(k), 403(b), IRA, Roth IRA, pensions | ☐ Stock options or RSUs from an employer |
| ☐ HSA & FSA accounts | ☐ Mortgages, car loans, credit cards, personal loans |
| ☐ 529 college plans & custodial (UTMA) accounts | ☐ Money <i>other people owe you</i> |
| ☐ Annuities (with death benefit details) | ☐ Accounts held overseas (see item 22) |

Tip: For each account, write the institution, type, last 4 digits, who the beneficiary is, and a phone number. Use the Worksheet 2.

8 Insurance policies THIS MONTH

A policy only helps if someone knows it exists. Every year, unclaimed life insurance benefits end up with state unclaimed-property offices because families never knew about the policy.

- ☐ Life insurance (term, whole life, IUL)
- ☐ Health, dental & vision
- ☐ **Group life through your employer**, which is often forgotten
- ☐ Disability & long-term care
- ☐ Accidental death (AD&D), including coverage that comes with credit cards or travel bookings
- ☐ Home/renters, auto, umbrella
- ☐ Annuity contracts with death benefits
- ☐ Mortgage protection insurance
- ☐ For each one, write the **company, policy number, coverage amount, beneficiary and claims phone number** (Worksheet 3).
- ☐ Keep a copy of each policy's **first page** (the declarations page) with your papers.
- ☐ **Check whether your coverage is enough.** Families often find the employer policy is only 1–2× salary and ends when the job ends.

Lost-policy search tools: [NAIC Life Insurance Policy Locator](#) (free) · [MissingMoney.com](#) · [Unclaimed.org](#)

9 Bills & subscriptions THIS MONTH

The payments don't stop when you do. A simple list prevents late fees, shut-offs and stress at an already hard time.

- ☐ List every recurring payment: **mortgage or rent, utilities, phone, internet, insurance premiums, car payments, streaming, apps, cloud storage, memberships, donations, tuition.**
- ☐ Next to each one, write **which card or account pays it** and whether it's on **autopay**. If that card or account gets frozen, the bill fails.
- ☐ Mark each one: **Keep** (utilities, home and auto insurance), **Transfer** to spouse, or **Cancel**.
- ☐ Note which bills are in **your name only**. Your spouse may need to set up new accounts.

Don't cancel too soon: keep home and auto insurance and utilities active until property is sold or transferred. Keep the phone line active until two-factor logins have been moved (item 5).

10 Cryptocurrency & digital assets THIS MONTH

A crypto wallet without its recovery phrase is usually gone for good. A lot of crypto has been lost this way.

- ☐ List what you have: **exchange accounts** (Coinbase, Kraken, Robinhood) and **self-held wallets** (hardware wallets like Ledger or Trezor, phone wallets).
- ☐ **Exchange accounts** work like bank accounts. Family can usually claim them with a death certificate and estate papers. Just make sure they know the accounts exist.
- ☐ **Self-held wallets** can only be opened with the **seed/recovery phrase**. Write down *where* it's stored (for example, a fireproof safe or bank safe deposit box), not the phrase itself.
- ☐ Leave plain-language instructions. Most families have never moved crypto, and scammers target grieving families.
- ☐ Larger holdings: ask an estate attorney about naming crypto in your **trust**.

11 Important contacts THIS MONTH

Your family may not know who helps run your life. One page can save weeks of confusion.

- | | |
|---|--|
| ☐ Accountant / tax preparer | ☐ Doctors & pharmacy |
| ☐ Estate attorney | ☐ Banker / mortgage servicer |
| ☐ Financial professional & insurance agent | ☐ Faith leader & preferred funeral home |
| ☐ Business partner(s) | ☐ A tech-savvy friend who can help with devices |
| ☐ Employer's HR / benefits office | ☐ Neighbor with a spare key |
| ☐ Executor & children's guardian | ☐ Family abroad who must be informed |

Write down names, phone numbers and emails on the Worksheet 5.

12 Physical assets & original documents THIS MONTH

Not everything valuable is online. The hardest things to claim are often the ones nobody knows about.

- | | |
|--|--|
| ☐ Property deeds & mortgage papers | ☐ Storage units (company, unit number, code) |
| ☐ Vehicle titles & spare keys/fobs | ☐ Birth & marriage certificates |
| ☐ Safe deposit box (bank, box number, key location, who else can open it) | ☐ Passports, Social Security cards |
| ☐ Home safe: where it is and how to open it | ☐ Citizenship or immigration papers |
| ☐ Gold, jewelry & heirlooms (photos plus appraisals) | ☐ Divorce decree, military discharge (DD-214) |
| ☐ Collectibles, art, cash kept at home | ☐ Last 3 years of tax returns |

Tip: Take a quick video walk-through of your home and valuables. It helps both insurance claims and your family. Store it in your shared family cloud folder.

13 Your final wishes THIS MONTH

Some things can't be handled with passwords. Don't leave big decisions to guesswork.

- ☐ Who should **manage your accounts** and make money decisions?
- ☐ Funeral, burial or cremation wishes, including **religious or cultural rites** and where they should happen.
- ☐ **Organ donation** choice (register at organdonor.gov).
- ☐ What should happen to your **social media profiles**?
- ☐ Which **subscriptions** should be canceled?
- ☐ Which **photos, videos and digital memories** should be saved, and who should get copies?
- ☐ Consider a **letter or video** to your loved ones about your values, hopes and life lessons. Families often treasure this most.

15 things most checklists miss

These are the gaps families most often run into, based on real situations. Each one can cost money, time or family peace if missed.

14 Beneficiary designations beat your will **OVERLOOKED** **THIS MONTH**

*Life insurance, 401(k)s, IRAs and annuities go to whoever is named on the **beneficiary form**, even if your will says something else.*

- ☐ Log in to each policy and retirement account and **confirm the primary and contingent (backup) beneficiaries**.
- ☐ Remove ex-spouses and deceased people. Add children born since you last checked.
- ☐ **Never name a minor child directly.** Children under 18 can't receive money outright, so a court may appoint someone to manage it. Name a **trust** or a custodian instead.
- ☐ Add **Payable-on-Death (POD)** to bank accounts and **Transfer-on-Death (TOD)** to brokerage accounts. Ask about a TOD deed for your home where your state allows it.

15 The core legal documents **OVERLOOKED** **THIS MONTH**

A checklist tells your family where things are. Legal documents give them the right to act.

- ☐ **Will:** names your executor and, most important for parents, the **guardian for your minor children**.
- ☐ **Revocable living trust:** can help your family avoid probate (often months and thousands of dollars), keeps matters private, and manages money for children until the age you choose.
- ☐ **Durable financial power of attorney:** lets someone pay bills and manage accounts if you can't.
- ☐ **Healthcare power of attorney and living will** (advance directive), plus a **HIPAA authorization** so doctors can talk to your family.
- ☐ A **digital assets clause:** most states have adopted a law (RUFADAA) that lets your executor access online accounts only if you gave permission. Ask your attorney to include it.
- ☐ Store originals safely and tell your executor where they are.

Free state forms: [Advance directive forms by state \(CaringInfo\)](#) · [CFPB: Managing someone else's money](#)

16 Plan for illness or injury, not only death **OVERLOOKED**

A stroke, accident or long illness is more likely during your working years than death, and it leaves families with the same lockout problem plus bills to pay.

- ☐ Make sure your **power of attorney** and **healthcare proxy** are signed (item 15).
- ☐ Check that your life insurance has **living benefits** (riders for chronic, critical or terminal illness) and whether you have **disability income** coverage.
- ☐ Set up **Medical ID** on your phone (Health app on iPhone, Emergency information on Android) so responders can see allergies, conditions and emergency contacts.

17 Cash for the first 90 days **OVERLOOKED**

Accounts in one person's name can be frozen until the estate is sorted out. Meanwhile, the mortgage, groceries and funeral bills keep coming.

- ☐ Make sure your spouse or partner has **access to money in their own name** or a **joint account**. Aim for 3–6 months of expenses.
- ☐ Remember that funerals often cost **\$8,000–\$12,000 or more**. Note any pre-paid funeral plan.
- ☐ Life insurance usually pays within weeks of a complete claim and **skips probate** when a person or trust is named. It is often the family's fastest source of cash.

18 Your email & phone number are master keys **OVERLOOKED**

Almost every password reset goes to your email or phone. Lose those, and you lose access to everything else.

- ☐ List **every email address** you use (personal, work, old ones that still receive bank alerts).
- ☐ Note your **mobile carrier, account number and account PIN** so family can keep or transfer your number.
- ☐ For Microsoft (Outlook, Hotmail, OneDrive) and Yahoo, there's no legacy-contact setting. Family must contact the company with legal papers, so **emergency access in your password manager matters even more**.

Official guide: [Microsoft: accessing accounts when someone has died](#)

19 Employer & government benefits OVERLOOKED

- ☐ Employer: **group life, 401(k)**, final paycheck, unused vacation pay, stock awards, deferred bonuses, pension. Note your HR contact.
- ☐ **Social Security**: spouses and children may get **survivor benefits**, plus a one-time \$255 payment. The funeral home usually reports the death.
- ☐ **Veterans**: burial benefits, survivor pensions and life insurance (VA).
- ☐ Union, professional association and alumni group life coverage.

Official guides: [SSA survivor benefits](#) · [Report a death to SSA](#) · [VA burial & memorial benefits](#)

20 Protect against identity theft after death OVERLOOKED

Criminals use obituaries to open credit in a deceased person's name.

- ☐ Family should send a **death certificate to all three credit bureaus** (Equifax, Experian, TransUnion) and ask for a "deceased" flag.
- ☐ Keep obituaries short. **Leave out** date of birth, mother's maiden name and home address.
- ☐ Order **10–12 certified copies** of the death certificate. Banks, insurers and agencies each want their own.
- ☐ Tip for now: put a **credit freeze** on your file and your spouse's. It's free and prevents many kinds of fraud.

Resources: [FTC: credit freezes](#) · [IdentityTheft.gov](#) · [AnnualCreditReport.com](#)

21 Business owners & side businesses OVERLOOKED

- ☐ Who can run or sell the business? Is there a **buy-sell agreement** funded with life insurance?
- ☐ Business bank accounts, payroll, client lists, licenses, tax ID and registered agent.
- ☐ **Website domains, hosting, social pages and online stores**. These expire quietly if renewals fail.
- ☐ Rental properties: leases, tenant contacts, property manager.

22 Assets in another country **OVERLOOKED**

This matters a lot for immigrant families. Money and property back home are often the hardest to claim.

- ☐ List overseas **bank accounts** (e.g., NRE/NRO), **fixed deposits, property, provident funds, stock/demat accounts** and **insurance policies**.
- ☐ Check the **nominee** on each one and keep it current. Rules on whether a nominee or the legal heirs inherit differ by country and asset type, so ask a local attorney.
- ☐ Keep copies of property papers and account statements where your U.S. family can find them, and tell relatives abroad the plan exists.
- ☐ Ask whether a separate **will in that country** makes sense.

23 People and pets who depend on you **OVERLOOKED**

- ☐ **Minor children:** name a guardian in your will *and* talk with that person first. Write a short letter about routines, schools, doctors and values.
- ☐ **Family members with special needs:** ask about a **special needs trust** so an inheritance doesn't affect their government benefits.
- ☐ **Aging parents you support**, here or abroad: who continues the support, and how?
- ☐ **Pets:** who will care for them, plus vet info and a little money set aside.

24 How the house runs **OVERLOOKED**

- ☐ Wi-Fi name and router login, **alarm codes**, garage and gate codes, smart lock and camera apps.
- ☐ Who handles **property tax**, HOA dues and home warranty, and when they're due.
- ☐ Trusted plumber, electrician, HVAC and lawn service.
- ☐ Where the water shut-off valve, breaker panel and spare keys are.

25 Rewards points & hidden value **OVERLOOKED**

- ☐ **Airline miles, hotel points, credit card rewards:** some programs let family transfer them after death, but only if someone asks.
- ☐ Gift cards, store credit, prepaid accounts, security deposits.
- ☐ Refunds owed: tax refunds, insurance premium refunds, deposits on leases.

26 Protect your family photos & memories **OVERLOOKED**

- ☐ Turn on a **shared family album** (iCloud Shared Photo Library or Google Photos partner sharing) so your spouse already has the photos.
- ☐ Once a year, download a backup to an external drive and keep it with your important papers.
- ☐ Label old photos and record family stories while you can. Grandparents' voices and recipes are irreplaceable.

27 When to review this plan **ONCE A YEAR**

Review once a year, and right away after any of these:

- | | |
|--|--|
| ☐ Marriage, divorce or separation | ☐ Moving to a new state or country |
| ☐ A new baby or adoption | ☐ New phone or password manager |
| ☐ Buying or selling a home | ☐ A death or illness in the family |
| ☐ New job, layoff or retirement | ☐ Starting a business or opening big accounts |

Use the review log on the last page to record each update.

If the worst happens: a guide for your family

Keep this page with your completed worksheets. It gives your loved ones a calm, simple order to follow. They don't need to do everything at once.

FIRST 24–48 HOURS

- ☐ Call close family and the person named as executor. Find the **Family Emergency Sheet** (Worksheet 1).
- ☐ Contact the funeral home. Share the person's wishes (item 13). Ask for **10–12 certified death certificates**.
- ☐ Secure the home, car, phone and laptop. **Don't cancel the phone line** yet.

FIRST WEEK

- ☐ Call the **life insurance companies** to start claims (Worksheet 3). Call your insurance professional for help.
- ☐ Notify the **employer's HR** about group life, final pay and the 401(k).
- ☐ Confirm that Social Security was notified by the funeral home, and ask about survivor benefits.
- ☐ Request access from **Apple** (with the access key) and **Google**, and use password-manager emergency access.

FIRST 30 DAYS

- ☐ Meet the **estate attorney** with the will/trust. Start probate only if it's needed.
- ☐ Notify banks, investment firms and the **three credit bureaus**.
- ☐ Review recurring bills (Worksheet 4): keep, transfer or cancel.
- ☐ Memorialize or close social media accounts according to the person's wishes.

FIRST YEAR

- ☐ File the final income tax return and any estate tax returns, working with the accountant.
- ☐ Update beneficiaries and titles on **your own** accounts, and create your own plan.
- ☐ Watch for unclaimed property at [MissingMoney.com](https://www.missingmoney.com).

Be gentle with yourselves. Very few things must happen in the first week. Bills can usually wait a few weeks if you call and explain. Ask for help. That's what this plan is for.



SCAN TO BOOK

Want help putting this plan in place? Book your complimentary Financial Needs Analysis & Financial Readiness Review.

We'll review your coverage, beneficiaries and the gaps this checklist uncovers, and help your family get organized. No cost and no obligation.

Or visit calendly.com/veervasanth/protect

Worksheet 1 · Family Emergency Sheet

The one page your family reads first. No passwords. Write *where* things are kept.

Full legal name

Date this sheet was updated

Getting into devices & accounts

Phone passcode is in (location)

Password manager (name)

Emergency access person / Kit
location

2-factor backup codes are in

Apple Legacy Contact(s)

Google trusted contact(s)

Mobile carrier & account PIN
location

Main email address(es)

Legal & documents

Will / trust originals are at

Executor / successor trustee

Guardian for children

Power of attorney (financial)

Healthcare proxy

Safe deposit box (bank, #, key at)

Home safe location & how to open

Crypto recovery phrase stored at

Money summary

Main bank(s)

Retirement accounts at

Life insurance companies

Overseas assets (country / where)

Funeral wishes are written in

Worksheet 2 · Financial Accounts Inventory

Bank, retirement, investment, college, HSA, crypto exchanges, loans. Last 4 digits only.

[illegible]

Debts & loans (mortgage, auto, cards, personal)

Lender	Type	Last 4	Insured? (credit life)	Phone / website

Worksheet 3 · Insurance Policies

Life, group life, AD&D, annuities, health, disability, long-term care, home, auto, umbrella.

[illegible]

Quick coverage check: Add up your life insurance. Would it pay off the mortgage, replace your income for 10+ years, and fund college? If you're not sure, a free review takes about 30 minutes: calendly.com/veervasanth/protect.

Worksheet 4 · Bills & Subscriptions

Every recurring payment. Mark K = Keep, T = Transfer to spouse, C = Cancel.

[illegible]

Worksheet 5 · Important Contacts

The people who help run your life.

Role	Name	Phone	Email
Executor / trustee			
Guardian for children			
Estate attorney			
Accountant / tax preparer			
Financial / insurance professional			
Employer HR / benefits			
Business partner			
Primary doctor			
Faith leader / funeral home			
Tech-help friend			
Neighbor with spare key			
Family abroad			

APPENDIX A

References & official links

Every link is clickable. Company menus change from time to time. If a path looks different, use the official guide below. Links checked October 2026.

Apple

Add a Legacy Contact	support.apple.com/102631
Data a Legacy Contact can access	support.apple.com/103128
Request access as a Legacy Contact	support.apple.com/102678
Digital Legacy request portal	digital-legacy.apple.com
Set up an Account Recovery Contact	support.apple.com/102641

Google & Microsoft

Inactive Account Manager (settings)	myaccount.google.com/inactive
About Inactive Account Manager	support.google.com/accounts/answer/3036546
Request about a deceased user's Google account	support.google.com/accounts/troubleshooter/6357590
Download your Google data	takeout.google.com
Microsoft accounts when someone has died	support.microsoft.com (deceased account help)

Password managers

Bitwarden Emergency Access	bitwarden.com/help/emergency-access
LastPass Emergency Access	lastpass.com/features/emergency-access
1Password Emergency Kit	support.1password.com/emergency-kit
Dashlane emergency preparation	support.dashlane.com

Social media

Facebook legacy contact	facebook.com/help/1568013990080948
Instagram: report a deceased person's account	help.instagram.com/264154560391256
LinkedIn: deceased member	linkedin.com/help/.../a1338815
X (Twitter): deceased family member	help.x.com (deceased account)

Finding lost money & insurance

NAIC Life Insurance Policy Locator (free)	eapps.naic.org/life-policy-locator
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Search unclaimed property (all states)	missingmoney.com
State unclaimed property offices	unclaimed.org
U.S. savings bonds & Treasury securities	treasurydirect.gov

Government & consumer protection

What to do when someone dies (USA.gov)	usa.gov/when-someone-dies
Report a death to Social Security	usa.gov/social-security-report-a-death
Social Security survivor benefits	ssa.gov/benefits/survivors
IRS: final tax returns of a deceased person	irs.gov (deceased taxpayers)
VA burial & survivor benefits	va.gov/burials-memorials
FTC: shopping for funeral services	consumer.ftc.gov (funeral rule)
FTC: credit freezes & fraud alerts	consumer.ftc.gov (credit freezes)
Report identity theft	identitytheft.gov
Free credit reports	annualcreditreport.com
CFPB: managing someone else's money	consumerfinance.gov
FDIC: how deposit insurance covers joint & trust accounts	fdic.gov/resources/deposit-insurance
Medicare	medicare.gov

Health care & end-of-life wishes

Advance directive forms by state	caringinfo.org
Register as an organ donor	organdonor.gov/sign-up

APPENDIX B

Plain-English glossary

Beneficiary

The person or trust you name to receive money from a policy or account when you die. This form overrides your will.

Contingent beneficiary

Your backup. They receive the money if the primary beneficiary has died.

Executor

The person your will names to settle your estate: pay final bills, file taxes and distribute what's left.

Probate

The court process for settling a will. It can take months, cost money and is public. Trusts, beneficiary forms and POD/TOD can help assets skip it.

Revocable living trust

A legal arrangement you control while alive that passes assets to your family privately and can manage money for children.

POD / TOD

Payable-on-Death (bank) and Transfer-on-Death (investments, some real estate). These pass the account directly to a named person.

Power of attorney (POA)

A document that lets someone act for you financially if you can't. A "durable" POA keeps working if you're incapacitated.

Healthcare proxy / advance directive

Names who makes medical decisions for you and records the care you want.

Two-factor authentication (2FA)

A second step to log in, usually a code sent to your phone or shown in an app.

Seed / recovery phrase

12–24 words that unlock a crypto wallet. Anyone with them can take the funds, and without them the funds are usually lost.

Legacy contact

A person you choose ahead of time who can access or manage your account after you die (Apple, Facebook).

Living benefits

Life insurance features that pay part of the benefit early if you have a serious, chronic or terminal illness.

APPENDIX C

Annual review log

Sign and date each time you review this plan. Small updates every year are easier than a big rescue later.

Date	What changed	Copies updated?	Initials

FamilyGuard360

A checklist shows your family **where everything is**. The right protection makes sure **there's enough when they get there**. We help families with:

- | | |
|--|--|
| ☐ Term life insurance & coverage reviews | ☐ Wills & living trusts |
| ☐ Indexed Universal Life (IUL) with living benefits | ☐ Health insurance |
| ☐ Fixed indexed annuities for retirement income | ☐ 401(k) rollovers & college funding strategies |

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Schedule a complimentary session: calendly.com/veervasanth/protect

Important: This checklist is for general education only and is not legal, tax or investment advice. Laws on wills, trusts, probate, powers of attorney and digital assets vary by state and country. Talk with a qualified attorney or tax professional about your situation. Technology settings and company policies change often, so always confirm with the official links provided. Veer Vasanth Kumar is licensed for life insurance and annuity products (NPN 20758106) and does not offer securities or legal services. Estate-planning documents are prepared by licensed attorneys through partner programs. Insurance products are subject to underwriting and the terms of each policy. Company and product names belong to their respective owners and are used for identification only; no endorsement is implied. © 2026 FamilyGuard360.