**Ready, Set…Go**

**Part One: What We Expect of Our Executors**

**Part Two: How We Can Make It Easier for Our**

 **Executor to Settle Our Affairs**

**Bibliography**

I’m Dead. Now What? Important Information about My Belongings, Business Affairs, and Wishes, designed by Margaret Rubiano (2015).

96 pages

This fill-in-the-pages book is designed to leave those you leave behind with a comprehensive guide, a place to find vital details that will make closing out your personal and business affairs a smooth process.

The Gentle Art of Swedish Death Cleaning by Margareta Magnusson (2018)

(115 pages)

Reading this book is like having a heart-to-heart with your elderly aunt—the practical, down-to-earth one who tells it like it is because she thinks of you as eminently capable and not one to deny the realities—like death and the need to clean up after yourself so your loved ones don’t have to do it for you. And, yes, there ***is*** such a thing as “death cleaning” in Swedish culture. Something for the rest of us to think about!

What to Do with Everything You Own to Leave the Legacy You Want by Marni Jameson (2021). (257 pages)

This book is a more comprehensive guide to estate planning with an emphasis on basic legal considerations as well as attention to making intentional choices about your legacy. It is particularly helpful in listing and defining the legal verbiage used in estate planning.

When I’m Gone by Kathleen Fraser (2022) ($19.95) 160 pages

This upbeat book is another fill-in-the-pages guide to preparing for your departure. It includes a comprehensive list of important information your executor(s) and others will need as well as helpful resources.

Two excellent YouTube videos by Sofia Amirpoor, MSW gerontology

* Executor of Estate Responsibilities-More than You Can Handle?
* Help Your Family Member Get It Together

**What Do We Expect of Our Executors?**

An executor is the person (or persons if we assign co-executors) who accepts the legal responsibility to close out our affairs, a task that often takes 12-18 months or more. This responsibility may be quite straightforward or it may be a daunting task depending upon the complexity of the estate and the good order of the deceased’s affairs at the time of death. A **partial** list of the executor’s responsibilities………

* Handle funeral arrangements—the executor must know your funeral arrangements; some nursing homes, for example, give the responsible parties 3 hours to have the body moved to a mortuary.
* Contact family and friends of the deceased.
* File copy of deceased’s will with local probate court.
* Have a letter of testamentary drafted; this letter allows the executor to conduct business as the official representative of the estate.
* Locate and secure all of the estate’s assets until they are distributed. Change locks to secure property if needed.
* Have the Post Office forward all mail to executor’s address.
* Open a bank account to be used exclusively for estate purposes; move money from existing accounts into this account to pay estate expenses.
* Besides recording each financial transaction, keeping a daily log tracking what

what is done on a day-by-day basis on behalf of the estate—especially important in potentially contentious situations.

* Work with the deceased’s lawyer, accountant, insurance agent, financial planner, etc. when necessary to gain a complete and correct understanding of their affairs.
* Apprise financial institutions and government agencies, services, and other providers of the deceased’s passing (e.g. banks, credit card companies, Social Security, the Military, lawn service, newspaper delivery, etc.).
* Inventory the estate assets.
* Where necessary, have property appraised so current value is known.
* Represent the estate in court if necessary; **the executor is legally responsible for correctly carrying out executor duties and can be held personally liable.**

 Side Two--------------🡪

**What Do We Expect of Our Executors?**

**(Side Two)**

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| * Cancel any unneeded accounts.
* Pay taxes and bills. Determine any debts and pay these off.
* Close out deceased’s digital history, connections
* Keep beneficiaries updated. (Your executor may have to deal with family turmoil as they execute the will.)

**…and other tasks that may be unique to your situation….** |

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Thoughts from **The Gentle Art of Swedish Death Cleaning** by Margarete Magnusson (who describes herself as “somewhere between eighty and one hundred”).

“Do not ever imagine that anyone will wish –or be able—to schedule time off to take care of what you didn’t bother to take care of yourself. No matter how much they love you, don’t leave this burden to them.”

“I have death cleaned for so many others, I’ll be damned if someone else has to death clean for me.”

**The Checklist**

 This checklist cannot be considered complete for every individual. You may have unique circumstances not addressed in a generic list like this. No matter how you compile this vital information, make sure your executor knows where it is and can access it when the time comes. It is ideal if you actually meet with your executor, walk them through the information and show them where it is kept.

Review and update this checklist on a regular basis (for example, around tax time each year). Attach a facing page to your checklist and title it “Last Time Reviewed”; then indicate the date of review and write your signature behind it. This lets your executor know that everything is up to date.

**Ways to create this checklist for yourself and your executor:**

* Create a 3-ring binder with a section for each area of information and copies of relevant documents.
* Use a file folder system in your file cabinet with everything clearly labeled.
* Digitize everything—including scanning in related documents.
* Purchase a “death planning” book that contains fill-in-the-blank pages which prompt you to write in key information; many of these are available online at little expense; I have listed several in the bibliography and have brought a few samples along for you to review.

**(No matter which method you use, keep this vital information in a safe place, e.g. safety deposit box, fireproof safe or file box, etc.)**

Page 1

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|  | **Funeral Arrangements**Payment method (if you own pre-paid funeral insurance, provide all details); preferred funeral home, obituary and obituary photo, directive on disposal of remains, your wishes regarding any type of funeral service, charities/organizations you want to receive donations in your name (in lieu of flowers) |
|  | **Basic personal information and Related Documents** Full legal name, maiden name, address, phone number(s), Social Security Number, Medicare Card ID number, veteran information (branch of service, dates of service) date and place of birth, marriage(s) and divorce(s); names of spouse/partner and children, religious organization/affiliation  |
|  | **More Documents…**Birth certificate, marriage certificate, military discharge papers (DD-214), vehicle titles, passport, driver’s license, records of adoption, citizenship papers, lease papers  |
|  | **Dependents and Pets**Contact information for person(s) who will take on the care of persons or pets in your care; location of any vital paperwork related to their care |
|  | **Key Business Contacts**Contact information for your attorney, CPA, financial planner, insurance agent, health care providers, clergy person, funeral home which will provide services for you |
|  | **Key Personal Contacts**Listing of family and friends with complete contact information and a brief note describing your relationship to each party (e.g. “friend from college days”, “former colleague from IBM”, “niece”, etc.) |
|  | **Income Sources**Social Security, pension, interest income, stocks/bonds, rental income, government programs, annuities, etc. with all contact details noted  |

Page 2

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| **Assets**Bank accounts\*, buildings, property, time share, associated deeds, vehicles, business(es), government programs (e.g. CRP), intellectual property (residuals, etc.), art, jewelry, gold, valuable collections, contents of the household, debit and credit cards, gift cards, “benefits” that may attach to memberships such as AARP, your bank, etc. Any outstanding loan owed to the estate (e.g. personal loan, judgment, possessions, etc.)\*Make sure executor knows where your checkbook and wallet are kept\*Make sure executor knows if you have any “hidden” assets |
| **Insurances**Long term care, whole life, term life (if applicable), health, “gap” insurance, disability, auto, property, liability, etc.**NOTE**: the estate may be due a refund on an insurance policy if its owner dies before the policy matures; indicate if this is the case with any of your associations. |
| **Debts**Back taxes, mortgage, home loan, vehicle loan, credit card debt, student loans, personal loans, medical bills, judgments |
| **What to Keep Paying/Cancel**Utilities, landline, internet/TV, water provider, cell phone, other services (e.g. tech support, lawn care, snow removal, garbage service, newspaper delivery, pest control, regular delivery from providers such as Chewy or a pharmaceutical provider, etc.), online and by-mail subscriptions\*\*\***NOTE**: How are each of these bills being paid—credit card? Direct deposit? Check? |
| **Tax records**The past 5-7 years of your tax records |
| **Weapons** Registration/permit information, location. keys to gun safe/cabinet(also bow and arrow, hunting knives, any other deadly weapons) |

Page 3

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| **\*Beneficiaries and What They Can Expect**What beneficiaries can expect: life insurance, cash, property, employer benefits, retirement benefits, veterans benefits, Social Security, etc. (Include a complete list of beneficiaries and their contact information.)\*\*\***NOTE**: Both you and your executor must be careful NOT to specify what beneficiaries can expect until all debts have been paid, and there is confidence about what the estate is worth when all is said and done. |
| **Digital Forensics**List your email address, autopay accounts, subscriptions and other accounts along with passwords and usernames.**NOTE:** Check “Terms of Service” for each account to learn what happens to it when you die. Your executor may wish to hire a tech person to complete forensics on your digital footprint. |
| **Charities**List your preferred charities with their contact information |

Page 4

How to record your important information: samples

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| Contact Information for Family/Friends |
| Jane Bedwell102003 Rockshire AvenueAnytown, WI 54442bedwelljaney@gmail.com1-608-223-4448 | Niece on Larry’s side  |
| James T. Cormeron3458 Main AvenueJunction City, ME 44009CormieJ48@spectrum.com1-660-555-6789 | Old Army buddy; we served together in Viet Nam 1969-71; we have kept up communication all these years |
| Sullivan P. Querry1 January Rd.Pittinburry, MD 11008Qdotthree@marquetry.com1-440-333-9760 | Colleague from my days at the Alcoa factory; we usually just exchange Christmas cards and a Christmas phone call |
| Contact Information for Business, Services, etc. |
| Unity Mutual Insurance Company88770 Monterey Ridge RoadMountain Pass, CO 88745Agent: Morie Howard1-800-555-7113 | Whole Life Insurance PolicyPolicy#: C609-371Value: $125,000Beneficiary: Margaret BenildNOTE: Life insurance not taxable. |
| Orkin Pest Control25880 Roach RoadMecklin, WI 444081-800-994-6766orkinmeck@gmail.com | Monthly serviceI pay for the entire year each July by check. |
| Mytown Credit Union13336 Main StreetAnywhere, WI 546671-800-6675 | I do all of my banking here. Checking and saving accounts; CD’s; money market accountAll accounts are joint accounts with my husband. |
| Jones and Jones Rentals606 West LarchmontSomewhere, WI 546671-800-9953jjrental@gmail.com | These are our landlords. We pay for the upcoming month on the first of each month. We pay by check. |
| WI Dept of Employee Trust Funds1-877-533-5020My member ID: 52041689My benefit account #: 1564927 | My pension from the School District of Smartville where I taught for 26 years. |
| JT Brokerage Firm1224 Financial DriveMoneyville, WI 549981-800-556-6788Agent: L.P. McVilles | I have two tax-deferred accounts. Beneficiary: (son) Ben ($124,800)Beneficiary: (son) Todd ($124,800)Note: beneficiaries will be taxed on these inherited monies.  |
| Spectrum1025 Commercial DriveEau Claire, WI 547031-800-555-7183Account #: TC-9087-x3 | Internet and cable TV servicePaid monthly via direct deposit from my checking account |

These documents have been reviewed/updated/corrected on the dates indicated below:

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| **Date** | **Signature** |
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