

Life Happens: Actionable Items

Account/Item		Note
<input type="checkbox"/>	Family binder	Review where it is kept and scan all documents for a copy.
<input type="checkbox"/>	401k	Beneficiary, username/password:
<input type="checkbox"/>	Bank account	Pin/password, authorized user or joint account
<input type="checkbox"/>	Brokerage	Pin/password, beneficiary, authorized user or joint account
<input type="checkbox"/>	Will	Update/review annually
<input type="checkbox"/>	Insurance	Update/review annually: property, auto, umbrella, etc.
<input type="checkbox"/>	529 account(s)	Authorized users
<input type="checkbox"/>	Kid(s)	Annual follow-up with potential caregivers
<input type="checkbox"/>	Computer	Pin/password
<input type="checkbox"/>	Smart phone	Pin or password
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		

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The checklist is editable because everyone has a different layout to their lives. Sitting down once or twice a year and discussing the long-term planning- to include the worst case of someone in the household passing- can help ease the stress if/when something does happen.

Ensure that accounts have username and passwords saved somewhere: spreadsheet, notepad, or password apps- whatever works best for your situation.

Update insurance companies, from the list of your insurances, verify that the coverage is sufficient for what you need and price check around. Consider if you need umbrella insurance as well, such as if you have teenage drivers in the house or if you have multiple properties.

If you use a pin, password, fingerprint on your phone then let your partner or trusted person know what the pin and password is so they can use multi-factor authentication to get into your accounts in the event that you cannot.