

## Complete End-of-Life Planning Checklist

Planning for end of life can feel overwhelming, but it doesn't need to be. This checklist breaks everything into simple steps so you can move at your own pace. A thoughtful plan brings peace of mind and prevents your family from facing unnecessary stress, confusion, or more than \$15,000 in additional legal costs.

Most people delay this work because it feels uncomfortable. But planning ahead is one of the most meaningful gifts you can give your loved ones. This checklist supports you through every stage, from legal documents and financial details to memorial choices and digital accounts.

### Getting started

These first steps help create a solid foundation for your planning and ensure your wishes are clearly documented.

☐ **Letter of Instruction**

Create a detailed outline of all specific wishes, preferences, and important information for loved ones

☐ **Important Documents**

Gather and organize birth certificates, Social Security cards, marriage certificates, divorce decrees, military discharge papers, and insurance policies

☐ **Contact Information**

Compile a comprehensive list of key people, account details, professional advisors, and service providers

☐ **Personal Items**

Document instructions for meaningful possessions, heirlooms, and sentimental items

☐ **Secure Storage**

Establish a secure location (safe deposit box or fireproof safe) and inform trusted individuals of its location

### Legal & medical end-of-life planning

Working with professionals on these items ensures your wishes are legally protected and your medical preferences are understood and respected.

☐ **Will**

Consult with an attorney to create or update your will

☐ **Trust**

Consider establishing trusts if appropriate for your situation

☐ **Power of Attorney**

Designate someone for financial decisions if you become incapacitated

☐ **Advance Healthcare Directive**

Document your medical treatment preferences

☐ **Healthcare Proxy / Medical Power of Attorney**

Appoint someone to make medical decisions on your behalf

☐ **HIPAA Authorization**

Allow designated individuals to access your medical information

☐ **Guardian Designation**

If you have minor children, designate guardians

## Financial planning

Organizing your financial information helps ensure your assets are distributed according to your wishes and makes the process smoother for your family.

☐ **Account Documentation**

Create a comprehensive list of all financial accounts, including account numbers, institutions, and approximate balances

☐ **Assets and Debts**

Document all assets (real estate, vehicles, investments) and outstanding debts

☐ **Beneficiary Updates**

Review and update beneficiary information on all accounts, including retirement accounts and investment portfolios

☐ **Life Insurance**

Review and update life insurance policies and beneficiaries

☐ **Credit Cards**

List all credit cards and consider which should be closed

☐ **Tax Records**

Organize tax documents and inform executor of their location

☐ **Digital Assets**

Document cryptocurrency holdings, online investment accounts, and digital wallets

## Memorial and final arrangements

These choices are totally personal to you, but making—and documenting—they now means your family won't have to guess what you would have wanted. And having these decisions made ahead of time will create more clarity, and less confusion.

☐ **Burial vs. Cremation**

Decide on your preference and communicate this clearly

☐ **Final Resting Place**

Choose cemetery plot, nature-based location, or location for cremated remains

☐ **Funeral Services**

Consider pre-planning and pre-paying for funeral services

☐ **Memorial Service**

Outline preferences for type of service, location, music, readings, or speakers

☐ **Obituary**

Consider writing your own obituary or providing key information for others

☐ **Donation Preferences**

Specify any charitable donations you'd like made in your memory

☐ **Organ / Body Donation**

Register for organ donation or body donation to medical institutions if desired

## Personal and digital planning

There are so many practical details in our everyday lives that our families might not know about—from Netflix subscriptions to the electric company to who walks the dog. Documenting these details including account numbers will help family or close friends pay or close accounts on your behalf.

☐ **Utilities and Services**

Create a list of all utilities, subscriptions, and services including account number and whether they are paid monthly or on auto-payment for easy cancellation

☐ **Social Media**

Set up legacy contacts on Facebook, Google, and other platforms; document login information

☐ **Email and Online Accounts**

Document all online accounts with usernames and passwords (store securely)

☐ **Digital Files**

Organize important digital files, photos, and documents; specify how they should be handled

☐ **Pets**

Make arrangements for care of pets, including funding for their continued care

☐ **Personal Letters**

Consider writing letters to loved ones for future milestones or special occasions

☐ **Digital Subscriptions**

List all digital subscriptions (Netflix, Spotify, etc.) for cancellation

## Annual review

Your end-of-life plan isn't a set-it-and-forget-it document—life changes, and your plan should evolve with it. Beyond yearly check-ins, update your plan immediately after major life events like marriage, divorce, the birth of children or grandchildren, significant financial changes, health diagnoses, or relocating to a new state.

☐ **Review and update all documents as necessary**☐ **Confirm beneficiary designations are current**☐ **Update contact information for all advisors**☐ **Review financial account information**☐ **Reassess memorial and burial preferences**☐ **Update digital account passwords and legacy contacts**

## Take action on your end-of-life plan

Creating a comprehensive end-of-life plan requires time and effort, but it's one of the most loving acts you can perform for your family. Start with the basics—gather important documents and have initial conversations with loved ones.

Remember: you don't need to complete everything at once. Work through this checklist at your own pace, and don't hesitate to seek professional help when needed. Download our printable end-of-life planning checklist and begin organizing your important documents today.

## Ready to start pre-planning?

Everis offers a modern, seamless way to plan final arrangements online. You can prepay for cremation services, choose a nature-based memorial, and document every detail that matters. Lock in today's pricing and give your family clarity instead of confusion. Get started at [EverisForever.com](https://EverisForever.com)