

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—them 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