LEGACY ARCHITECT RVA / FREE GUIDE

End-of-Life Planning Checklist for Families

Organize records, accounts, contacts, digital access, and everyday instructions so your family knows where to start.

ORDER IN YOUR ABSENCE

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By Legacy Architect RVA, Richmond, Virginia. Updated October 16, 2026.

Start your end-of-life plan by identifying who may need to help, where important records are kept, which accounts and bills exist, and what instructions your family would need. Work through the checklist below with the person you trust. The same information can help during an illness, a hospital stay, or any stretch when you cannot handle things yourself.

1. Write down who to contact

Choose a practical starting person and a backup, then ask whether they are willing to help. Record the contact details for your attorney, insurance agent, accountant,

healthcare team, and anyone who already handles part of your affairs. Discuss formal decision-making authority with the appropriate professional.

Beside each name, explain the reason to call. “Insurance agent” is useful; “Call about the life policy through my former employer” saves another round of searching.

2. Record where your important documents live

- Will, trust documents if applicable, and your attorney's contact details.
- Power of attorney and healthcare planning documents, including where current copies are kept.
- Birth and marriage records, identification, and military records where relevant.

- Property deeds, vehicle titles, insurance policies, and business agreements. Ask your attorney which legal documents fit your situation and your healthcare team about documenting care preferences. In Richmond, VCU Health's advance care planning resources explain how to start those conversations. Keep a location index with your practical instructions so someone can find the right document.

3. List accounts and the bills connected to them

For each bank, investment, insurance, or household account, record the provider, its purpose, a limited identifier such as the last four digits, the document location, and the official contact route. Keep sensitive details in your own secure storage.

Next, connect recurring bills to their payment sources. Record the due date, whether payment is automatic, and who to contact. A list of accounts becomes much more useful when someone can see which one pays the mortgage, the electricity, or the business software.

4. Explain your household's ordinary routines

- Who needs care, including children, older relatives, and pets.
- Which household services are essential and who handles repairs.
- Where keys and emergency instructions are kept, with an authorized way to reach them.
- Which appointments, renewals, or business commitments need attention soon.

Include the details you usually explain out loud. Our guide to leaving instructions for your

spouse and family helps you turn those routines into something another person can follow.

5. Prepare your digital accounts

Identify your primary email, phone, password manager, cloud storage, and important subscriptions. Use providers' supported legacy or emergency-access features where available, and document where the relevant instructions are stored. Knowing a password does not establish permission to use an account.

Our online accounts after death guide explains the Google and Apple request routes and what to consider before deleting an account.

6. Leave personal wishes and useful context

Write down funeral or memorial preferences, the location of meaningful photographs and letters, and the people you would want contacted. Discuss medical wishes with your healthcare team and document them through the appropriate process. Keep personal explanations alongside the practical information, with clear labels so nobody mistakes a note for a legal document.

7. Let someone try using the instructions

Ask your chosen person to locate one policy, identify an upcoming bill, and find the right contact for a household problem using your guide. Notice where they hesitate. That

question they ask is often the missing instruction.

Review the information after important changes and set a regular reminder to check contacts, accounts, and access arrangements. You can start with our family emergency binder checklist.

When you want help putting it together

You may already have the documents and still need help connecting them. Legacy Architect RVA works with you to organize the details, identify missing instructions, and build a Life Manual around how your life actually works. The process includes a walkthrough with your successor so they can ask questions while you are there to answer them.

See sample pages and how the Life Manual service works, or use the free Readiness Check to find a starting point. Legal documents and medical decisions remain with your qualified professionals; we help make the practical information findable and usable.

Would your family know where to start?

Take the Free Readiness Check. Rather start on your own? The Just-In-Case Plan walks you through it for $29.

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NEXT STEPS

Your first step can be small. Start with the free Readiness Check, or explore what a Life Manual can put in order for your family.

Take the free Readiness Check

Explore services and the Life Manual

REFERENCES & LINKS

Resource 1: www.vcuhealth.org

Resource 2: legacyarchitectrva.com

Resource 3: legacyarchitectrva.com

Resource 5: jicplan.legacyarchitectrva.com

Resource 6: legacyarchitectrva.com

Resource 8: legacyarchitectrva.com

About this guide

Prepared by Legacy Architect RVA, Richmond, Virginia. This guide is educational and helps families organize practical information. It does not provide legal, financial, tax, or medical

advice. Consult qualified professionals about decisions and legal authority.

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