The "in case I die" binder: what to put in it, section by section

Key facts

- A durable power of attorney "automatically ends at your death," so the binder should name both the agent for incapacity and the executor for after death (Nolo, checked 2026-09-17).
- Beneficiary designations on retirement accounts and life insurance "supersede will and trust provisions," which is why the binder should list where every designation form is (Fidelity, checked 2026-09-17).
- The National Institute on Aging says to put important papers "in one place," tell "someone you know and trust" where they are, and review "at least once each year" (National Institute on Aging, checked 2026-09-17).
- AARP suggests survivors get "up to 10 or more copies of the death certificate," and that telling one of the three credit bureaus is enough because "it will tell the others" (AARP, checked 2026-09-17).
- The Social Security lump-sum death payment is $255, and "you must apply for this payment within 2 years of the family member's death" (Social Security Administration, checked 2026-09-17).
- Under the FTC Funeral Rule you can "get a written, itemized price list when you visit a funeral home" and "no state law requires routine embalming for every death" (FTC, checked 2026-09-17).
- All 50 states plus the District of Columbia have a pet trust law (ASPCA, checked 2026-09-17).

This guide is general information for people in the United States. It is not legal, tax, financial, or medical advice. Rules vary by state, so check your state's forms or ask a professional about your own situation.

Printable binder checklist

Print this list, or save it, and check off each section as you finish it.

- ☐ Read this first page: sections list and three people to call
- ☐
  1. Identity and documents
- ☐
  2. Key people
- ☐
  3. Accounts
- ☐
  4. Insurance
- ☐
  5. Property and vehicles
- ☐

6. Debts
- ☐
7. Income and benefits
- ☐
8. Bills and subscriptions
- ☐
9. Digital life and access plan
- ☐
10. Work and business
- ☐
11. Pets
- ☐
12. Household access
- ☐
13. Medical
- ☐
14. Wishes and funeral
- ☐
15. Letters
- ☐
16. The executor's first steps
- ☐
17. Annual review and change log started
- ☐ Passwords, PINs and full account numbers confirmed absent
- ☐ Digital copy stored securely; paper copy in a fireproof, waterproof location
- ☐ At least one trusted person told where the binder is
