What my family needs to know: the complete list, organized by role and timeline

Key facts

- Two-thirds of Americans say sharing funeral wishes with family matters, but only about one in five have (NFDA, checked 2026-09-17).
- A power of attorney and a health care proxy stop working the moment someone dies; only a court-appointed executor can act for the estate after that (NIA; CFPB, checked 2026-09-17).
- Apple's Legacy Contact and Google's Inactive Account Manager are the only built-in ways to give a trusted person access to an Apple ID or Google Account after death; a saved password alone does not (Apple, checked 2026-09-17; Google, checked 2026-09-17).
- A surviving spouse who was living with the person may qualify for a one-time $255 Social Security payment, but must apply within two years of the death (SSA, checked 2026-09-17).
- Banks will not open a deceased person's safe deposit box for a spouse or child on request; most require letters testamentary, though many states allow one supervised look for a will first (Nolo, checked 2026-09-17).
- The free NAIC Life Insurance Policy Locator has matched families with more than $16 billion in lost life insurance and annuity benefits since it launched in 2016 (NAIC, checked 2026-09-17).
- Nearly all states, plus Washington DC, have adopted a law letting an executor request access to a person's online accounts, but only in a set order and only for what was authorized in advance (ULC, checked 2026-09-17).

Printable "what my family needs to know" checklist

- [ ] Emergency contacts (family, doctor, employer, anyone depending on you)
- [ ] Will and trust documents located; executor named
- [ ] Health care proxy and living will identified; copies given to proxy
- [ ] Organ donor decision recorded
- [ ] Funeral and burial wishes written down; note if anything is prepaid
- [ ] Full list of financial accounts (checking, savings, retirement, brokerage)
- [ ] Insurance policies listed with policy numbers (life, health, home, auto, long-term care)
- [ ] Property records located (deeds, titles, mortgage statements)
- [ ] Safe deposit box location and authorized signer noted
- [ ] Digital account list created (not passwords); password manager location noted
- [ ] Apple Legacy Contact or Google Inactive Account Manager set up, if applicable
- [ ] Employer and pension contacts noted, including group life insurance
- [ ] Attorney, accountant and financial advisor contacts listed
- [ ] Recurring bills and subscriptions listed
- [ ] Recent tax returns located

- [ ] List reviewed and updated in the past year
