

Before You Go...

A guide to help you gather the information your loved ones will need after you're gone

WHERE DO I EVEN START?

It can be overwhelming to consider all the details that have to be handled when you die. Because of that, some people just don't ever think about it or make a plan. But that creates extra burdens on your loved ones at a time that's already difficult for them.

You don't have to tackle all of the details about the end of your life at once. Instead, break it down into manageable steps.

On the back page are some questions to ask yourself to begin the process. You don't have to provide a ton of detail; just jot down some notes about your thoughts and wishes.



QUESTIONS TO ASK YOURSELF

What do I want to happen if I'm incapacitated and can't take care of myself or my family?

Who do I want to inherit my money and possessions after I die?

Where do I keep all of my important papers and passwords?

If I die while my children are still young, who do I want to take care of them?

If I die while my pets are still alive, who do I want to take care of them?

What kind of funeral service do I want?



After you've put together your initial thoughts, you're ready to start working through our **"Before You Go ..."** guide to help you gather the information your loved ones will need after you're gone.

As always, **if you need financial advice** as you work through the guide, let us know.



BEFORE YOU GO...

A guide to help you gather the information
your loved ones will need after you're gone

“I’ll deal with that later”

It’s tough to think about the end of your life. It can be even tougher to have conversations with your loved ones about your final wishes.

But those hard discussions are necessary. Not only will they ensure that your friends and family carry out your final requests, but they’ll also make the process easier on them.

You can use this guide as a starting place for organizing important documents and details. It’s a useful tool for gathering your thoughts and making plans so those you leave behind won’t have to carry quite so much of a burden.

No matter your financial situation, you have an estate. It’s made up of everything you own, including your car, home, other real estate, investment and checking accounts, life insurance, furniture, and other personal possessions.



HERE ARE **SOME MORE REASONS** IT'S IMPORTANT NOT ONLY TO CREATE A PLAN FOR YOUR ESTATE BUT ALSO TO KEEP IT UPDATED:

- ✓ You understand the importance of being proactive about healthcare decisions if you ever become incapacitated.
- ✓ You want to make sure your assets are distributed according to your wishes.
- ✓ You recently experienced a major life event, like a marriage or divorce, birth or adoption, retirement, or death in the family.
- ✓ You have a minor children or other dependents who have special needs.
- ✓ You want to make sure to keep your estate taxes and expenses at a minimum to protect your family and loved ones.

Keep in mind that this is guide is meant to **help you pull together the information** you need to leave an organized estate. It doesn't offer you legal advice and isn't meant as a substitute for professional guidance.

As always, if you have questions or concerns as you go through this guide, please know we're here to help you — and your family — every step of the way. **Don't hesitate to reach out** if there's anything we can do to make the processes easier.





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REVISION DATES

The more you keep this guide up to date, the more useful it is. **Ideally, it would be best to update your information annually.** You can set yourself digital calendar reminders around the first of the year or tax time to help you remember.

If you forget to update your guide every year, **consider doing so whenever you have a major life change**, like a marriage or divorce, birth or adoption, job change, retirement, major illness, or death in the family.



DATE YOU COMPLETED YOUR GUIDE:

Revision No. 1 Date: _____

Revision No. 2 Date: _____

Revision No. 3 Date: _____

Revision No. 4 Date: _____

Revision No. 5 Date: _____

Revision No. 6 Date: _____

Revision No. 7 Date: _____

Revision No. 8 Date: _____

Revision No. 9 Date: _____

Revision No. 10 Date: _____

PERSONAL INFORMATION



YOUR INFORMATION

Your full name: _____

Date of birth: _____

Place of birth: _____

Current address: _____

Previous address 1: _____

Previous address 2: _____

Previous address 3: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Email: _____

Military service (branch, years): _____



MARRIAGE DETAILS

Spouse's name: _____

Date of marriage & divorce: _____

Spouse's name: _____

Date of marriage & divorce: _____

Spouse's name: _____

Date of marriage & divorce: _____



EMPLOYER'S INFORMATION

Company name: _____

Phone number: _____

Address: _____

Your position: _____

Start date: _____

End date: _____

Your supervisor/manager: _____

FAMILY INFORMATION



CHILDREN'S DETAILS

Name: _____
Date of birth: _____
Place of birth: _____
Address: _____
Name: _____
Date of birth: _____
Place of birth: _____
Address: _____
Name: _____
Date of birth: _____
Place of birth: _____
Address: _____
Name: _____
Date of birth: _____
Place of birth: _____
Address: _____



PARENT'S DETAILS

Mother's name: _____
Address: _____
Phone number: _____
Date of birth: _____
Place of birth: _____
Date of death: _____
Burial location: _____
Father's name: _____
Address: _____
Phone number: _____
Date of birth: _____
Place of birth: _____
Date of death: _____
Burial location: _____



IMPORTANT CONTACTS



Lawyer's name: _____

Address: _____

Telephone: _____



Accountant's name: _____

Address: _____

Telephone: _____



Financial advisor's name: _____

Address: _____

Telephone: _____



Insurance agent's name: _____

Address: _____

Telephone: _____



Doctor's name: _____

Address: _____

Telephone: _____



Current/previous employer's name: _____

Address: _____

Telephone: _____

OTHER IMPORTANT CONTACTS



Name: _____

Relationship: _____

Address: _____

Telephone: _____



Name: _____

Relationship: _____

Address: _____

Telephone: _____



Name: _____

Relationship: _____

Address: _____

Telephone: _____



Name: _____

Relationship: _____

Address: _____

Telephone: _____



CHECKLIST

Whether you decide to store some of your personal documents with this guide or somewhere else secure, you can use the following checklist to make sure your survivors will have all the information they need at the time of your passing.

While some of these records need to be physical copies — like your birth certificate — others — like contact info, a copy of your will, and property information can be digital.

Use whatever system you're more comfortable with. Whatever you decide, keep everything organized in a folder, and let a family member know or trusted friend know where everything is.

PERSONAL INFORMATION

- Will
- Birth certificate
- Social Security card
- Marriage certificate(s)
- Citizenship papers
- Divorce/separation papers
- Adoption papers
- Passport (number and expiration date)
- Driver's license (number and expiration date)
- Military records

FINANCIAL DETAILS

- Passwords, websites, and other digital information**
- Income sources** (retirement and/or disability benefits, Social Security, etc.)
- Financial assets** (institution names, account numbers, address/telephone, form of ownership, current value) of cash, bank accounts, stocks, bonds, mutual funds, money market funds, retirement and pension plans, IRAs, annuities, life insurance
- Real estate** (property addresses, location of deeds, form of ownership, current value)
- Other assets** (location of items/titles/documents/form of ownership, current value) including automobiles, boats, inheritances, precious gems, collectibles, household items, hidden valuables/items in storage, loans to family members/friends
- Liabilities** (creditor institutions, address/telephone, approximate debt) of mortgages, personal loans, credit cards, notes, IOUs, other).
- Trust documents**

HEALTH INFORMATION, IMPORTANT PEOPLE, AND THEIR CONTACT INFO

- Living wills
- Medications including name and contact details for prescribing physicians and pharmacy to cancel recurring prescriptions
- Medicaid information, including caseworker contact details
- Other important contacts and their phone numbers

LOCATION OF IMPORTANT PAPERS



IDENTIFICATION & PERSONAL

Passports _____

Social Security cards _____

Driver's license number _____

Vehicle registrations and title _____

Military service records _____

Fraternal/trade societies with benefits provided _____



HOUSEHOLD INFORMATION

Real estate deeds and mortgage documents _____

Insurance policies _____

Medical records _____

Passwords and codes _____

Safety deposit box _____

Safe combination _____



FAMILY CERTIFICATES

Adoption certificates _____

Marriage certificates _____

Birth certificates _____

Death certificates _____

Divorce documentation _____



TAX, FINANCE, & BUSINESS

Check book _____

Credit card statements _____

W-2 and earnings records _____

Tax returns _____

Annuities _____

Bank statements _____

Bonds _____

Business agreements or contracts _____

Investment statements _____

Stock, bonds and securities certificates _____

Pension, profit sharing, retirement, or death benefits _____

Cryptocurrency details _____

Trust information _____

Gift tax returns _____



MISCELLANEOUS DOCUMENTS

Other _____

MY WISHES

LIVING WILL

I have a living will

Copies of my living will are located at:

I do not have a living will and trust my survivors to make decisions about my long-term care that are in my best interests

CARE OF DEPENDENT CHILDREN

If my spouse and I both were to die while our child or children are younger than 18, we have made the following arrangements on their behalf:

CARE OF PETS

After my death or incapacitation, the following are details for the care of my pets:

ORGAN DONATION DETAILS

Yes, I would like to donate my organs. Specific details include:

No, I do not wish to donate my organs

FUNERAL AND INTERMENT DETAILS

Preferred funeral home: _____

Telephone: _____

Place of service: _____

Description of service: _____

Special readings or music: _____

Service to be conducted by: _____

Telephone: _____

I prefer:

Burial

Cremation

Mausoleum

Name of cemetery _____

Location: _____

I have made interment reservation, and the paperwork can be found:

I have not made any interment reservations



LOGINS AND PASSWORDS



For the security of your personal details, you should keep your login and password information stored through digital means. Dashlane and LastPass are a couple of options that you can use both on your mobile phone and home computer.

If you do opt to store hard copies of your passwords, make sure to keep them stored somewhere securely, preferably in a safe or in a container with a lock. In either case, it's always good to have a trusted contact who knows the location of your passwords.

I keep hard copies of my passwords

I use a digital password keeper

Digital password keeper name: _____

Master password location or contact: _____

SOCIAL MEDIA ACCOUNTS INFORMATION

Certain social media sites will allow you to designate someone to manage them after your death. Whether you want your accounts to continue after you've passed on or you'd rather they were closed, talk to your loved ones about what you want. Keep your social media logins and passwords stored securely with your other sensitive user information.

SOCIAL MEDIA ACCOUNTS I HAVE

- Facebook
- Instagram
- Twitter
- YouTube
- LinkedIn
- Pinterest
- Reddit
- Snapchat
- Goodreads
- WhatsApp
- TikTok
- Other sites:



You should keep your login and password information stored **through digital means**. If you do opt to store hard copies of your passwords, make sure to keep them stored **somewhere securely**, preferably in a safe or in a container with a lock.

ADDITIONAL RESOURCES



COPIES OF IMPORTANT DOCUMENTS

One Last Thought Before You Go

Thinking through your final wishes probably wasn't the easiest task. But the information you've compiled will help your family and loved ones during a difficult time.

Remember that no matter your financial situation, you have an estate that includes everything you own. By completing the information in this document, you're helping to ensure that those you leave behind honor your wishes while making the process easier for them.

If you need advice about estate, wealth, and financial planning services, know we're here to help. We collaborate with Avantax to connect all the parts of your financial situation to what's important to you.

Navigating your life's financial path can feel daunting. **But we're always here to help you lead the way.**



Contact us today if there's anything we can do to help you — and your family.

PHONE

Rapid City	605-348-1930
Gillette	307-682-4795
Chadron	308-432-4465
Gordon	308-282-0842
Mullen	308-546-2354

WEBSITE CASEYPETERSON.COM

SOCIAL    

ITEMS TO TAKE CARE OF WHEN A LOVED ONE DIES

There are a lot of details to handle when a loved one dies, and it can be difficult to know where to start. **This list is meant to help you work through some of the most pressing issues so you don't feel quite so overwhelmed.**

TO-DO CHECKLIST

- Get a legal pronouncement of death if necessary, and secure certified copies of the death certificate.
- Find out about existing funeral and burial plans, or start to make service arrangements.
- Make sure your loved one's home and vehicle are secured, and take care of issues like the mail, plants, and getting rid of food in the refrigerator.
- Make sure pets have caretakers until there's a permanent plan for them.
- Have their mail forwarded to whoever is taking care of the immediate affairs.
- If the deceased was still working, ask their employer about any paychecks that may be coming or if there are any benefits that may be due.
- Find the will and the executor and start the probate process.
- Inventory all their assets and bills — like the mortgage, taxes, and utilities, and share those lists with the executor.
- Meet with a trusts and estates attorney.
- Contact a CPA to help with financial issues and their final taxes.
- Cancel services such as their cellphone plan, streaming services, internet, cable, etc.
- Cancel their driver's license.
- Close credit card accounts.
- Delete or memorialize any social media accounts.
- Close their email accounts.
- Notify the following of your loved one's death:
 - Social Security:** Usually, funeral directors notify the Social Security Administration, but it's ultimately the survivors' responsibility to let the organization know.
 - Life insurance companies:** Make sure to have a certified copy of the death certificate and the policy number to make any claims.
 - Financial institutions:** If you have their list of accounts and passwords, it's easy to change and close accounts. Otherwise, you'll need a certified copy of the death certificate.

LEGAL & TRUST RESOURCES

When you have tax and finance questions, you want to **work with a CPA or an advisor you can trust**. The same is true when you have legal or trust questions.

Below is a list of resources who can help answer those questions. We've worked directly with these individuals and companies and can vouch for their **professionalism, knowledge, and trustworthiness**.



ATTORNEYS AT LAW

- **Elliot Bloom with Beardsley, Jensen & Lee**
phone: 605-721-2800
- **McLean Thompson Kerver with Lynn, Jackson, Schultz & Lebrun, P.C.**
phone: 605-342-2592
- **Erika Olson with Lynn, Jackson, Schultz & Lebrun, P.C.**
phone: 605-342-2592
- **Patrick Goetzinger with Gunderson, Palmer, Nelson & Ashmore, LLP**
phone: 605-342-1078
- **Laura Hodson with Bangs McCullen Law Firm**
phone: 605-343-1040
- **Randy Cullers with Cullers Law**
phone: 308-432-9631
- **Matt Watson with Crites & Shaffer Law Office**
phone: 308-432-3339
- **Scott Peterson with Peterson Beel, LLP**
phone: 402-376-2271



TRUST COMPANIES OR BANKS THAT SPECIALIZE IN TRUST

- **Kalynn Scoular with Pioneer Bank & Trust**
phone: 605-895-3494
www.pioneerbankandtrust.com/trust
- **Tim or Frances Becker with South Dakota Trust Company**
phone: 605-721-0630
www.sdtrustco.com
- **Nina Fillis with Wealth Advisors Trust Company**
phone: 605-776-7012
www.wealthadvisorstrust.com
- **Alexa Stulken with Bankwest**
phone: 605-399-4126
www.bankwest-sd.bank/wealth-management/trust-investment-management