



Instant Access Lifeline:

Critical Docs & Passwords

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INTRODUCTION

We spend our lives building careers, families and financial security. But, when it comes to organizing the documents and information others may need in the event of our incapacity or death, most of us leave behind a mess – forcing others to be a detective at a time of great stress.

This checklist is designed to help you take control now—**to protect your legacy and reduce the burden on your loved ones later.**

It goes beyond just listing what to gather. For each item, you'll see:

- **Why it matters** – so you understand its purpose and importance.
- **What could go wrong if ignored** – to highlight the real-world risks of delay or inaction.

Whether you're just starting your planning or updating an existing binder or digital vault, this guide will walk you through what to organize, how to secure it and who should know where to find it.

Peace of mind isn't just about having documents. It's about making sure the right people have access to the right information at the right time.

1 CORE LEGAL DOCUMENTS

Will

Why it matters: Legally establishes how your assets are distributed and who will care for any minor children. It gives you control over your legacy.

What could go wrong if ignored: Without a will, state laws decide who gets what—often not how you’d intend. It can cause family disputes, delays, and unnecessary legal costs.

Power of Attorney (POA)

Why it matters: Allows someone you trust to manage your finances or legal affairs if you become incapacitated.

What could go wrong if ignored: No one—not even your spouse—can legally act on your behalf without court approval, potentially freezing bank accounts and delaying bill payments.

Medical/Healthcare Directive

Why it matters: Specifies your healthcare preferences when you’re unable to speak for yourself, ensuring your wishes are respected.

What could go wrong if ignored: Doctors may make decisions you wouldn’t agree with. Family members may argue or be forced to guess your intentions under stress.

Living Trust

Why it matters: Avoids probate by allowing assets to transfer seamlessly to your beneficiaries. Also helps manage your affairs during incapacity.

What could go wrong if ignored: Your estate may go through a lengthy, public and expensive probate process—even if you have a will.

Note: This does not protect your assets. An “asset protection trust” is similar but has critical differences. If you want/need an asset protection trust, consult an attorney.

Beneficiary Designations

Why it matters: Ensures life insurance, retirement accounts and similar assets transfer directly to the named recipients, bypassing probate.

What could go wrong if ignored: Outdated or missing beneficiaries can cause delays, legal challenges or funds going to an ex-spouse or unintended party.

2 PERSONAL & FINANCIAL INFORMATION

List of Bank Accounts & Financial Institutions

Why it matters: Ensures your family knows where your money is held and how to access it if needed. Helps avoid lost assets.

What could go wrong if ignored: Accounts could go unclaimed or be tied up in legal processes. Bills may go unpaid, and family members may be unaware of valuable funds.

List of Insurance Policies

Why it matters: Allows beneficiaries to claim life, auto, health or property insurance benefits quickly and accurately.

What could go wrong if ignored: Family may miss out on benefits, policies may lapse, or payouts could be delayed or denied due to missing documentation.

List of Investments (Stocks, Bonds, etc.)

Why it matters: Helps heirs or your representative locate your assets and assess their value.

What could go wrong if ignored: Investment accounts may be overlooked, or assets may decline in value while frozen in probate or inaccessible accounts.

Real Estate Documents

Why it matters: Proof of ownership, tax records and mortgage information help settle your estate and manage ongoing obligations.

What could go wrong if ignored: Heirs may not be able to sell, refinance or maintain property. Missed tax or mortgage payments could lead to foreclosure.

Vehicle Titles & Registrations

Why it matters: Verifies ownership and enables transfer or sale of your vehicles.

What could go wrong if ignored: Vehicles may sit unused or be impounded. The estate could incur fees or family members could face legal obstacles to using or selling the car.

3 DIGITAL ASSETS & ACCESS

Password Manager Master Password

Why it matters: Grants access to all stored online credentials in one place.

What could go wrong if ignored: Digital accounts may remain locked, cutting off access to important records, financials, or services.

Key Online Accounts (Email, Social Media, Cloud Storage, etc.)

Why it matters: Allows trusted individuals to access, close or memorialize accounts.

What could go wrong if ignored: Unmonitored accounts can be hacked or misused. Important communications or files could be lost permanently. Lingering accounts could be awkward or annoying due to on-going marketing communications, inquiries and even personal communications.

Digital Photos & Important Files

Why it matters: Preserves sentimental items and critical documents in a format that can be shared.

What could go wrong if ignored: Family memories and important scanned records may be lost due to device failure, deletion, or password loss.

List of Subscriptions & Memberships

Why it matters: Prevents recurring charges and helps manage account closures or transfers.

What could go wrong if ignored: Your estate could bleed money through auto-renewals... or services like cloud storage could delete data after non-payment.

4 EMERGENCY & FAMILY INFORMATION

Emergency Contacts

Why it matters: Provides first responders or caregivers with critical contact info during a crisis.

What could go wrong if ignored: Delays in contacting family or decision-makers during a medical or legal emergency could worsen outcomes.

Medical Information

Why it matters: Ensures accurate treatment and continuity of care. Reduces medical errors.

What could go wrong if ignored: Doctors may administer incorrect medications or overlook allergies... or they might simply delay treatment due to a lack of critical information. Family might struggle to obtain medical records quickly.

Pet Care Instructions

Why it matters: Protects pets' health and safety if you're suddenly unable to care for them. Directs who should take care of them because your pets depend on you everyday.

What could go wrong if ignored: Pets may be neglected, sent to a shelter or left in unsafe conditions. Caregivers may not know dietary or medical needs.

5 HOW TO STORE & SHARE SECURELY

Store originals in a fireproof safe or secure digital vault.

Why it matters: Protects against loss due to fire, theft, or natural disaster while ensuring your documents remain intact and accessible.

What could go wrong if ignored: Physical documents could be destroyed or damaged, forcing your family into lengthy court procedures to replace or validate them.

Share access with trusted family members, executor of your estate or your attorney

Why it matters: Even perfectly stored information is useless if no one knows where it is or how to access it.

What could go wrong if ignored: Time-sensitive decisions could be delayed, or key documents may remain hidden forever.

Review and update your documents annually

Why it matters: Keeps information current after major life changes like marriage, divorce, births, deaths or changes in financial accounts.

What could go wrong if ignored: Outdated or incorrect instructions can lead to disputes, legal delays and assets going to the wrong people.

6 COMMON MISTAKES TO AVOID

Trying to do everything at once

Why it matters: This process can feel overwhelming—especially if you’re trying to complete it all in one sitting. That pressure can lead to paralysis and inaction.

What could go wrong if ignored: You may end up doing nothing at all, leaving your family unprepared and your plans incomplete.

Note: It is far better to start and build gradually. Consider asking a trusted friend, family member or advisor to help you stay on track.

Not updating beneficiary designations after major life events

Why it matters: Beneficiary forms override your will. Keeping them current ensures your wishes are followed.

What could go wrong if ignored: Your ex-spouse or estranged relative could legally inherit insurance or retirement funds.

Storing physical documents in only one location

Why it matters: Redundancy (physical and digital) ensures access regardless of location or disaster.

What could go wrong if ignored: Fire, flood or theft could wipe out your only copies—leaving loved ones scrambling.

Forgetting to include digital assets and passwords

Why it matters: Many important assets and accounts now live online.

What could go wrong if ignored: Family may lose access to email, bills, photos, or even crypto wallets—leading to permanent losses.

Not telling anyone where documents are stored

Why it matters: Location and access are just as critical as having the documents.

What could go wrong if ignored: Your efforts to organize everything could be wasted if no one knows where to look.

Being too open with your documents and information

Why it matters: Sharing your entire plan or giving broad access to people who don’t need it can expose you to manipulation or document tampering.

What could go wrong if ignored: Someone who feels left out or offended could alter, hide or destroy key documents before they’re needed—causing chaos, conflict or even legal battles.

6 QUICK-START ACTION PLAN

REMINDER: It's far better to start and build gradually. Consider asking a trusted friend, family member or advisor to help you stay on track.

Download and print this checklist

Why it matters: A tangible list makes it easier to organize, verify and share. It becomes a visual reminder to take action.

What could go wrong if ignored: Without a structured plan, it's easy to procrastinate or forget key steps, leaving your family unprepared.

Gather your documents and information

Why it matters: Centralizing your materials saves time and ensures nothing falls through the cracks.

What could go wrong if ignored: Scattered or incomplete information can cause delays or require legal intervention to recover.

Store them securely—digitally and physically

Why it matters: Dual storage protects you from both digital failures and physical disasters.

What could go wrong if ignored: Losing everything to a fire, flood, or tech issue is a real risk. One copy is never enough.

Share access instructions with a trusted contact

Why it matters: Someone must know how to retrieve and use the documents when needed.

What could go wrong if ignored: Even well-organized records are useless if no one can access them.

Set a reminder to review and update annually

Why it matters: Your life changes—so should your legacy plan.

What could go wrong if ignored: Outdated records and instructions can result in miscommunication, missed assets, or incorrect decisions.

StoreMyLife.com

Preparation and protection are only part of the solution — making sure others can act on it matters just as much. StoreMyLife.com helps you organize and store your information securely on a HIPAA-compliant platform with bank-level encryption – to be shared only with the people you choose —even when you can't share it yourself. That's peace of mind. That's StoreMyLife.com. Simple. Safe. Secure.

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