Reluctant Executor
FROM CHAOS TO CONTROL

Getting Your Affairs in Order

A simple checklist, for your own reference

Legal Documents

- ☐ I have a will, and I know exactly where the original is kept.
- ☐ I have a Medical Power of Attorney (healthcare directive) in place.
- ☐ I have a Financial (Durable) Power of Attorney in place.
- ☐ I have signed a HIPAA authorization so a trusted person can get medical information if needed.

After the Will Is Signed

- ☐ I've reviewed my documents since my last major life event (marriage, divorce, a death, a move, a new grandchild).
- ☐ My beneficiary designations match what my will says I want.
- ☐ I've asked my attorney whether any accounts or property need to be retitled to match my plan.

Financial Accounts

- ☐ I have a written list of my financial accounts and institutions.
- ☐ I know who is listed as beneficiary on each account and policy, and how each account is titled (joint, individual, or payable-on-death).

Real Estate, Vehicles & Other Assets

- ☐ I have a list of property, vehicles, and other significant assets, and I know where the titles or deeds are kept.
- ☐ I know who holds any related loans, and who the insurance is through.
- ☐ Anything kept under lock (safe, storage unit) is on that list, along with how to access it.

Bills & Recurring Income

- ☐ I have a list of recurring bills and subscriptions and how each is paid.
- ☐ I have a list of income sources (Social Security, pension, rental income, etc.) and where they're deposited.

Digital Life

- ☐ I have a list of my online accounts (email, banking, photos, subscriptions) and a way for a trusted person to access them.
- ☐ Someone knows how to unlock my phone and computer.

Your Executor

- ☐ My executor knows they've been named and has walked through my information with me.
- ☐ My executor knows who my attorney, financial advisor, and CPA are, and how to reach them.

Making It Usable

- ☐ My key documents and lists are kept in one place, not scattered, and someone other than me knows where.
- ☐ I update these lists when something changes, and I know when I last did.

Count your unchecked boxes. Each one is something your family would have to figure out without you.

Most people find this takes months on their own.

A Personal Planning Session gets it done: a finished Estate Map your executor has seen and can actually use.

Bill Solominsky · 512-481-2240 · Bill@ReluctantExecutor.com · ReluctantExecutor.com

Schedule a free 30-minute call: ReluctantExecutor.com/contact

Or scan to reach out: ReluctantExecutor.com/contact

Reluctant Executor helps families organize information. It does not provide legal or financial advice.

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Protecting Your Family from Scams

What to know before anyone asks for money

Scammers watch obituaries and target families when they're grieving, tired, and handling accounts they don't know well. A little preparation now helps the people you love spot what doesn't belong.

Prepare Now, So Your Family Knows What's Normal

- ☐ My family has a list of my accounts and the institutions they're with.
- ☐ My family has a list of the charities I give to regularly.
- ☐ My family knows who my real advisors are: attorney, financial advisor, CPA, insurance agent.
- ☐ I've named a trusted person to call before acting on any urgent request for money.
- ☐ My family has agreed on a code word for emergency calls.
- ☐ My family knows to leave my birth date, home address, and maiden name out of my obituary.

Common Scams After a Loss

- **"Your loved one owed us."** Calls or letters demanding payment on a debt. Send them to the executor or estate attorney before paying anything.
- **Impersonators.** Someone claiming to be the bank, Social Security, Medicare, or the IRS, saying an account is frozen or a payment is overdue.
- **Upfront fees.** Someone who wants to be paid first to release an inheritance, unclaimed property, or a life insurance payout.
- **Fake memorials.** Phony charity appeals and funeral livestream links sent to mourners.
- **Identity theft.** New credit opened in the name of the person who died.
- **Break-ins during the funeral,** when the address and service time are public.
- **The family emergency call.** "It's me, I'm in trouble, please don't tell anyone."

Nothing is usually urgent.

Banks, agencies, and estates take weeks or months. If someone pushes you to act today, keep it a secret, or pay with gift cards, a wire, crypto, or a payment app:

Slow down. Hang up. Call your trusted person. Call back on a number you already have.

Your family can only spot what's wrong if they know what's right: your accounts, your regular charities, your real advisors. That's what the Getting Your Affairs in Order checklist and an Estate Map are for.