

Family Estate and Practical Information Summary

A plain-language checklist for our children and advisors

This document is meant to help our family find important information, contact the right people, and understand our wishes if one or both of us die or if we become unable to manage our affairs. It is not legal advice and does not replace our will, legal documents, beneficiary forms, powers of attorney, or professional guidance.

*Our preference is that **[Name of child]** manage or coordinate the process, if that is legally and practically possible. We understand that legal authority may depend on our will, beneficiary designations, powers of attorney, court procedures, and local law.*

1. Key People

Parents

Parent 1 full legal name: _____

Date of birth: _____

Place of birth: _____

Citizenship(s): _____

Current address: _____

Phone: _____

Email: _____

Parent 2 full legal name: _____

Date of birth: _____

Place of birth: _____

Citizenship(s): _____

Current address: _____

Phone: _____

Email: _____

Children

Name	Relationship	Location	Phone	Email
	Child	Germany		
	Child	Germany		
	Child	Germany		
	Child	Germany		
	Child	Germany		

Preferred family coordinator

We would prefer that the following person coordinate practical matters, communicate with professionals, and help the family stay organized. This preference should be checked against our legal documents and discussed with an estate attorney.

Preferred coordinator: _____

Backup coordinator: _____

2. First Things To Do After a Death

Immediate practical steps

- Obtain several official death certificates.
- Notify close family members.
- Contact the funeral home or cremation provider.
- Locate the will and other estate documents.
- Contact the estate attorney or legal advisor.
- Contact the financial advisor, if applicable.
- Secure the home, vehicles, pets, and valuables.
- Make sure essential bills continue to be handled, such as utilities, insurance, mortgage, property taxes, and care expenses.
- Do not distribute personal property or close accounts until the legal process is understood.

Important reminder: Some accounts may pass by beneficiary designation rather than through the will. Retirement accounts, insurance policies, and certain bank or investment accounts may have named beneficiaries.

3. Legal Documents

The following documents exist and should be located before major decisions are made.

Document	Where it is stored	Notes
Will		
Trust documents, if any		
Powers of attorney		
Healthcare power of attorney		
Advance healthcare directive / living will		
Marriage certificate		
Birth certificates		
Citizenship or immigration documents		
House deed / property records		
Mortgage documents		
Vehicle titles		
Tax returns		
Funeral or burial instructions		

Attorney or legal contact

Name: _____

Firm: _____

Phone: _____

Email: _____

Address: _____

Questions to review with an attorney

- Who is legally allowed to act after the first death?
- Who is legally allowed to act after both deaths?
- Does our will clearly name an executor or personal representative?
- Can one of our children in Germany serve in that role?
- Are there practical problems with an executor living outside the country?
- Are beneficiary designations up to date?
- Does anything need to be changed because all children live in Germany?
- Are there tax, inheritance, or reporting issues involving Germany?

4. Financial Accounts

This section helps the family know what exists. Do not include full account passwords in this document unless it is stored very securely.

Bank accounts

Institution	Type of account	Purpose	Owner(s)	Statements found
	Checking	Daily expenses		
	Savings	Emergency funds		
	Other			

Investment accounts

Institution	Type of account	Owner(s)	Advisor/contact	Notes
	Brokerage			
	Mutual funds			
	Other			

Retirement accounts

Institution	Type of account	Owner	Beneficiaries listed?	Notes
	IRA / 401(k) / pension		Yes / No / Unknown	
	IRA / 401(k) / pension		Yes / No / Unknown	

Pensions, Social Security, or government benefits

Benefit	Recipient	Contact information	Notes
Social Security			
Pension			
Other			

Credit cards and loans

Institution	Type	Autopay?	Notes
	Credit card	Yes / No	
	Mortgage	Yes / No	
	Car loan	Yes / No	

Institution	Type	Autopay?	Notes
	Personal loan	Yes / No	

Tax information

Item	Location / contact
Recent tax returns	
Tax preparer	
Property tax records	
Tax documents received online	

5. House and Property

Primary home

Address: _____

Names on title/deed: _____

Mortgage company: _____

Loan number location: _____

Home insurance company: _____

Property tax office: _____

HOA or neighborhood association, if any:

Important house information

Item	Details
Spare keys	
Alarm system	
Garage code	
Utility shutoffs	
Water shutoff	
Electrical panel	
Gas shutoff	
Internet router location	
Safe or lockbox location	
Important valuables	

Vehicles

Vehicle	Title location	Loan/lease?	Insurance	Keys location

Other property

Examples: storage units, vacation property, collectibles, jewelry, art, tools, family heirlooms.

Item or property	Location	Notes

6. Insurance

Type of insurance	Company	Policy number location	Beneficiary/contact	Notes
Life insurance				
Homeowners insurance				
Auto insurance				
Health insurance				
Long-term care insurance				
Umbrella liability insurance				

7. Healthcare Wishes and Medical Information

This section helps family members understand our wishes and find records. Legal healthcare documents should be reviewed separately.

Healthcare decision-makers

Primary healthcare agent / proxy: _____

Backup healthcare agent / proxy: _____

Doctors and medical contacts

Name	Specialty	Phone	Portal / location
	Primary care		
	Specialist		
	Dentist		
	Pharmacy		

Medical information

Item	Details
Health insurance information	
Medicare or other coverage	
Current medications	
Allergies	
Major diagnoses	
Medical devices	
Preferred hospital	

Healthcare wishes

End-of-life care preferences: _____

Life support preferences: _____

Organ donation preferences: _____

Funeral, cremation, or burial preferences:

Religious, spiritual, or cultural wishes: _____

Legal documents should guide healthcare decisions. This section is only a plain-language summary.

8. Passwords and Digital Access

Do not put passwords in an unsecured document. Instead, state where access instructions can be found.

Password manager

Password manager used: _____

Emergency access instructions: _____

Master password location, if legally and safely shared:

Two-factor authentication device or app:

Backup codes location: _____

Important devices

Device	Location	Login instructions
Phone		
Computer		
Tablet		
External hard drive		

Important online accounts

Account type	Provider	Login information location	Notes
Email			
Banking			
Investments			
Retirement			
Tax portal			
Cloud storage			
Password manager			

9. Email, Social Media, and Online Presence

Email accounts

Email address	Purpose	Access instructions
	Personal	
	Financial / household	
	Other	

Social media accounts

Platform	Username / profile	Wishes
Facebook		Memorialize / delete / leave active
Instagram		Memorialize / delete / leave active
LinkedIn		Delete / leave as memorial
YouTube		
Other		

Websites, blogs, newsletters, or public accounts

Account	Purpose	Wishes

10. Subscriptions and Recurring Payments

These may need to be continued briefly, canceled, transferred, or monitored.

Service	Paid from	Monthly/annual?	Cancel or keep?
Internet			
Mobile phone			
Streaming services			
Software subscriptions			
Cloud storage			
Newspapers / magazines			
Memberships			
Charitable donations			

11. Household Contacts

Person or company	Purpose	Contact information
Neighbor	Emergency contact	
House cleaner		
Gardener / landscaper		
Handyman		
Plumber		
Electrician		

Person or company	Purpose	Contact information
HVAC company		
Pest control		
Security company		
HOA contact		

Pets, if applicable

Pet	Care instructions	Veterinarian

12. People and Organizations To Contact

Professional contacts

Role	Name	Phone	Email
Estate attorney			
Financial advisor			
Accountant / tax preparer			
Insurance agent			
Banker			
Real estate agent			
Funeral home			

Family and personal contacts

Name	Relationship	Phone	Email
	Sibling / relative		
	Close friend		
	Religious or community contact		

13. Personal Property and Family Items

We would like the family to handle personal belongings with kindness, patience, and transparency.

Items with specific wishes

Item	Preferred recipient	Notes

Family photos and documents

Item	Location	Wishes
Printed photos		
Digital photos		

Item	Location	Wishes
Family history documents		
Letters or journals		

General wish: If there are disagreements, we hope the family will pause, talk respectfully, and seek help from a neutral advisor if needed.

14. Communication Among the Children

Because all of you live in Germany, communication and coordination may take extra planning. We suggest:

- One person acts as the main coordinator.
- The coordinator keeps the others informed.
- Major decisions are documented in writing.
- No one makes large financial or property decisions without understanding the legal authority.
- A shared folder may be useful for non-sensitive documents.
- Sensitive passwords and account access should be handled securely.

15. Questions To Review With Professionals

Bring this document to an estate attorney or financial advisor and ask:

- Is our will current and valid?
- Does our will name the right executor or personal representative?
- Can a child living in Germany serve in that role?
- Should we name a local backup person or professional fiduciary?
- Are our powers of attorney current?
- Are our healthcare directives clear?
- Are all beneficiary designations up to date?
- Do our retirement accounts pass the way we intend?
- Are there tax issues for heirs living in Germany?
- Are there estate, inheritance, or reporting requirements in more than one country?
- Should we create or update a trust?
- Are digital assets and passwords handled properly?
- Are there steps we should take now to make the process easier?

16. Document Storage

Where to find this summary

Printed copy location: _____

Digital copy location: _____

Last updated: _____

Where to find original documents

Document type	Location
Original will	
Trust documents	
Powers of attorney	
Healthcare directives	

Document type	Location
Insurance policies	
Property documents	
Tax returns	
Account statements	
Password instructions	

17. Final Note to Our Children

We prepared this because we love you and want to make things easier during a difficult time.

Our goal is to reduce confusion, avoid unnecessary stress, and help you work together. The legal documents should control legal decisions, but this summary explains where things are and what we hope will happen.

Please seek professional advice before making major decisions about the estate, taxes, property, retirement accounts, or legal responsibilities.