Death Folder Checklist

One place holding everything a family needs to find after a death — documents, accounts, contacts and wishes. Ten groups, given in full. A finding aid, not a legal document.

§1

What a death folder actually is

A death folder is not a legal document — it is a finding aid. One place that tells whoever comes next where everything is, who to call, and what you wanted. Its entire value sits in three words: *found, understood, current*.

Most families lose their first weeks not to grief but to searching — for the will, for the pension nobody knew about, for the password to the email address every other account resets through. **None of that searching is necessary**, and none of it is what you would want them doing. Three people will open this folder, and each needs something different from it:

WHOEVER FINDS IT	THE EXECUTOR, MONTHS ON	YOU, A YEAR FROM NOW
On the first day they need three things: a phone number, what you wanted done, and where the will is. Put those first and let the rest wait.	They have to establish what existed — accounts, policies, property, debts. A list with reference numbers saves them writing to institutions on the off-chance.	A folder is only true on the day it is written. The one that helps anybody is the one that got corrected when the bank changed and the phone was replaced.

§ 2

The checklist, in full

Ten groups. Work through them in any order. Most people find the first two quick and the digital one longer than they expected. Tick each line when it is recorded — and note *where things are*, rather than gathering every original into one box.

01 IDENTITY AND PERSONAL PAPERS

- ☐ Birth certificate — and where the original is kept
- ☐ Marriage or civil partnership certificate
- ☐ Decree absolute or dissolution order, if you have divorced
- ☐ Deed poll or any change-of-name document
- ☐ Passport and driving licence, with the numbers noted
- ☐ National Insurance number
- ☐ Adoption papers or any court order about family status
- ☐ NHS number, GP practice, and where you are registered

These are the papers every organisation asks for and nobody can find in the moment. Note where the originals live rather than stuffing them all in one folder that could be lost in one go.

02 THE WILL, AND WHERE THE ORIGINAL IS

- ☐ Whether a will exists, and the date it was signed
- ☐ Where the signed original is held — firm, safe, or storage service
- ☐ The reference or account number the holder files it under
- ☐ Names and contact details for every executor named
- ☐ Anyone who should be told they have been named, and has not been
- ☐ Any codicil, and where that original sits
- ☐ Any earlier will, clearly marked as replaced
- ☐ A letter of wishes, if one exists, and where to find it

A copy of a will is not the will. If nobody knows which firm holds the signed original, the estate can stall before it has started — and this is one line to write.

03 MONEY COMING IN AND GOING OUT

- ☐ Current accounts — bank, sort code, last four digits only
- ☐ Savings accounts, ISAs and fixed-term bonds
- ☐ Premium Bonds and any National Savings holdings
- ☐ Investment accounts, share certificates and the registrars used
- ☐ Every pension separately, with scheme name and member reference
- ☐ State pension and any benefits currently claimed
- ☐ Employer, payroll number, and a named contact in HR
- ☐ Direct debits and standing orders, listed by who is paid
- ☐ Credit cards, loans, overdrafts and any hire purchase
- ☐ Anyone who owes you money, and anyone you owe

Each scheme is a separate organisation with its own paperwork, so list them individually — never as "my pensions".

04 PROPERTY, LAND AND POSSESSIONS

- ☐ Your home — owned or rented, and in whose names
- ☐ Land Registry title number, if the property is registered
- ☐ Mortgage lender, account number, and where the deeds sit
- ☐ Landlord, letting agent and tenancy dates, if you rent
- ☐ Any second property, land, garage, allotment or storage unit
- ☐ Vehicles, registration numbers, and where the V5C is kept
- ☐ Items of real value, with any valuation or provenance you hold
- ☐ Safe, lock-up or safe deposit box — and who holds the key

Write down whose names are on the title and in what shares. It is the first question anyone dealing with the property will ask, and the answer is not visible from the outside.

05 INSURANCE AND PROTECTION

- ☐ Life insurance — insurer, policy number, and whether it is written in trust
- ☐ Critical illness and income protection policies
- ☐ Buildings and contents insurance
- ☐ Car, travel, pet and gadget cover
- ☐ Any pre-paid funeral plan, with provider and plan number
- ☐ Private medical or dental cover
- ☐ Death-in-service cover held through an employer

Note whether a life policy is written in trust. It is one line on the page and it is among the first things an insurer will ask about.

06 THE DIGITAL SIDE

- ☐ The main email address — the one every other account resets through
- ☐ How your trusted person reaches your password manager, without you writing any password down
- ☐ Phone and laptop — make, model, and how they are unlocked
- ☐ Subscriptions and anything that renews against a card
- ☐ Social accounts, and any legacy contact or memorialisation setting already made
- ☐ Photos and cloud storage, and who should end up with them
- ☐ Domains, websites, or an online business you run
- ☐ Loyalty points, air miles and gift-card balances
- ☐ Any cryptocurrency — that it exists, and who already knows how to reach it

Write the route, never the key — §3 covers what that means in practice. The longer worksheet for this group is the Digital Estate Inventory, listed at §5.

07 PEOPLE, AND WHO DEPENDS ON YOU

- ☐ Children — names, dates of birth, schools
- ☐ Your intentions about guardianship, and whether they appear in the will
- ☐ Anyone who depends on you for care, and what a normal day looks like for them
- ☐ Pets, their vet, and who has actually agreed to take them
- ☐ Who should be told, in the order you would want them told
- ☐ Friends who would appear in no official record anywhere
- ☐ Solicitor, accountant, financial adviser — names and firms
- ☐ Employer, and anyone at work who should hear it directly

No official record produces the "who to tell" list. If you do not write it, it does not exist.

08 HEALTH, CARE AND CAPACITY

- ☐ GP practice, plus any consultant or specialist involved
- ☐ Current medication, doses, and allergies
- ☐ Any lasting power of attorney — LP1F for property and finances, LP1H for health and welfare — and where the registered original is
- ☐ Whether an advance decision to refuse treatment exists, and where
- ☐ An advance statement of your preferences, if you have written one
- ☐ Your organ and tissue donation choice, and whether your family know it
- ☐ Care arrangements already in place, and who pays for them

These documents matter while you are alive as much as afterwards. An attorney who cannot locate the registered original is an attorney who cannot act on it.

09 FUNERAL, AND THE DAY ITSELF

- ☐ Burial or cremation, stated plainly
- ☐ Any plot, plan or arrangement already paid for
- ☐ Where you would want it held, and who should lead it
- ☐ Music, readings, flowers — or explicitly none of them
- ☐ A photograph you would be content to have used
- ☐ Who should be invited, and anyone who should not be
- ☐ What should happen to ashes, if that applies
- ☐ Whether you want a notice published, and where

Write the decision, not the reasoning. Families argue about cremation and music because nobody left a sentence saying which — and a sentence is all it takes.

10 MESSAGES, AND WHAT THE WILL CANNOT CARRY

- ☐ Letters to specific people, sealed or open
- ☐ Items promised to someone that the will does not name
- ☐ Access to photo archives, journals or anything private
- ☐ Anything you want destroyed unread — say so clearly and say where
- ☐ What should happen to this folder itself afterwards
- ☐ Anything you would only ever say once, written down while you can

A will distributes an estate. It is a poor place for a sentence meant for one person — and most of what people want to leave behind is a sentence, not a share.

This is a records checklist, and only that. It makes what you already have findable. It does not create a will, it does not replace one, and it is not a complete account of what the law requires of an estate.

§ 3

What to leave out — passwords, and the rest

A folder built to be found is a poor safe. Everything above is written so it can be handed over. That same quality makes five things actively dangerous to put in it — and the first one is the one almost everybody gets wrong. **Write the route, never the key.**

✕ NEVER IN THIS FOLDER

Passwords, written out in full

A folder is designed to be *found*, which makes it the worst possible place for anything that opens an account on its own. If it is photographed, copied or simply read by the wrong person, **every account is open at once**. **Write the route, not the key** — where the password manager is, who already holds the recovery method, which phone the codes arrive on. Check your own provider's terms before you write anything down; they set what they allow.

PINs, card numbers and security answers

Mother's maiden name, first school, first pet. **These are credentials, not biography** — and a folder that holds them has to be guarded like a bank card rather than filed like a document. Leave them out entirely. Anyone with lawful authority after a death is asked for evidence, not for your memorable word.

Anything you have not dated

An account number that closed two years ago sends an executor to the wrong institution, and they have no way of knowing. **Date the front page, and date every page you change.** A reader who can see how old a page is knows how far to trust it; a reader who cannot has to verify all of it from scratch.

Anything you would not want read aloud

Assume this folder is opened by whoever finds it, at the worst hour of their life, without you there to explain the context. If a line would wound someone who was never meant to see it, **put it in a sealed envelope addressed to one person** and note in the folder that it exists. That is a different object with a different reader.

The only copy of anything

If the folder is the sole place a document exists, one fire or one flood takes the document and the map to it together. **Note where originals live rather than gathering them all in one box**, and keep at least one record in a second place — another building, another person, another form.

§ 4

Where to keep it, and who should know

The commonest failure is not a missing document. It is a complete, careful folder that nobody could find — in a house being cleared by people who did not know to look for one. **A folder nobody can find is the same as no folder.**

√ THE KEEPING RULES

- √ **One physical copy** somewhere fire-safe, and known.
- √ **One person who knows it exists** — and knows how to reach it without you.
- √ **A second person**, in case the first is unreachable, abroad, or travelling with you.
- √ **A note inside saying who else holds a copy**, so nobody works from an old version.
- √ **A date on the front page**, and a date against every page you change.
- √ **Nothing in it** that would harm anyone if the wrong person read it first.

If you keep a digital version alongside the paper one, say so on the front page of both — and make them agree. *Two folders that disagree are worse than one that is slightly out of date*, because the reader has no way of knowing which one to believe.

§ 5

If you came here for an end-of-life planning checklist

End-of-life planning has two halves, and only one of them is this document. The *decisions* half is the will, the lasting power of attorney (`LP1F` for property and finances, `LP1H` for health and welfare), the funeral you want, the care you would accept. The *records* half — what exists, where it is, who to contact — is the checklist above.

Most people need both, and they fail in opposite ways. Decisions get made and then never written down anywhere findable. Records get written down and then never revisited. **The folder is where the decisions land so they can be found** — which is why the two lists keep collapsing into each other. Four companion resources, each free at the address shown:

THE COMPANION RESOURCES

Funeral wishes	The decisions section of the folder, on its own form — burial or cremation, music, who leads it, who is told.	valoren.uk/resources/funeral-wishes-form
Letter of wishes	For everything the will cannot carry: reasons, requests, and the items promised to people that no legal document names.	valoren.uk/resources/letter-of-wishes
Digital estate inventory	A longer worksheet for group 06 above — accounts, recovery routes, and what should happen to each.	valoren.uk/resources/blank-digital-estate-inventory
Executor checklist	The other side of the same event: what the person named in the will has to do, in sequence, once a death has happened.	valoren.uk/resources/blank-executor-checklist

§6

Keeping it true after today

A folder written once is a folder that will be wrong. Accounts close. Policies lapse. People move, and phones get replaced. The checklist above costs you an afternoon; **the maintenance is the part that decides whether any of it still works** in five years.

The habit that works is small: put a date on the front page today, and open the folder once a year — a birthday, the new year, whenever the smoke-alarm batteries get checked — correcting anything that has stopped being true and re-dating every page you touch. This checklist is complete on its own and always will be. If you would rather the reviewing were carried for you, a maintained version of this folder is what Valoren builds — the details live at valoren.uk, and nothing on this page depends on it.

§7

Questions, answered plainly

What exactly is a death folder?

One place holding everything a family needs to find after a death — documents, accounts, contacts and wishes. It has no legal standing of its own. It is a finding aid: it tells whoever comes next where things are and who to call, so nobody spends the first fortnight opening drawers. Some people call it an in-case-of-death folder, a death file, or an if-I-die folder. They are the same object under different names.

Is this the full template, or a sample?

This is the complete checklist — all ten groups, nothing held back behind a form, an account or a payment. Tick items off on these pages, or copy the group headings into whatever you already use. The same checklist stays free to read at valoren.uk/resources/death-folder-checklist.

What should I never put in a death folder?

Live passwords, PINs, full card numbers and security answers. A folder is designed to be findable, which makes it a poor place for anything that opens an account on its own. Write the route instead — where the password manager is, who already holds the recovery method, which phone the codes arrive on. Assume the folder will be read by whoever finds it, at the worst moment, without you there to explain it.

Where should I keep it, and who should have a copy?

Somewhere fire-safe, and known to at least two people. A folder nobody can find is the same as no folder at all. Tell one person it exists and how to reach it, tell a second in case the first is unreachable, and write inside the folder who else holds a copy. If you keep a digital version as well, note where it is — and make sure the two say the same thing.

Is a death folder the same as an end-of-life planning checklist?

They overlap, but they are not the same. An end-of-life planning checklist covers decisions — making a will, setting up a lasting power of attorney, funeral wishes, care preferences. A death folder covers records: what exists, where it is, who to contact. Most people need both halves, and the folder is where the decisions get written down so they can actually be found afterwards.

Does a death folder replace a will?

No. A will is a legal document with formal requirements; a folder is a set of notes, and it carries no authority to give anything to anyone. An instruction in a folder does not override what a will says. Use the folder to record that a will exists, where the signed original is held and who the executors are — and check gov.uk for what making a valid will in England and Wales involves.

How often should I update it?

Whenever something in it stops being true, and once a year regardless. Accounts close, policies lapse, people move, phones get replaced. Put a date on the front page and on every page you change, so anyone reading it knows how far to trust it. This is the part that quietly fails: almost everyone writes a folder once, and almost nobody goes back to it.

Is this what some guides call a family emergency binder?

Same object — the binder is the American name for it, and most templates under that name are written for US paperwork. This checklist is the England-and-Wales version of the same idea. It exists because of what happens in the weeks after a death: banks usually freeze sole accounts once they are told, so money in an account is not the same as your family being able to reach it, and the government's Tell Us Once service tells the state — not the banks, insurers or pension providers, who each have to be told separately. The folder is what carries your family through exactly that stretch: who to call, where things are kept, and in what order.

The people who love you should inherit answers, not questions.

POWERED BY VALOREN

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Source instruments: Free institutional resource · Death Folder Checklist · valoren.uk.

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