The End of Life Planner

UNITED STATES

FREE · GENERAL INFORMATION

Large print edition · fill in on screen

> This document is general information and a form. It is not a substitute for the advice of an attorney.

My death binder

Where everything is, for the people who will need to know.

Prepared for the United States

This binder belongs to

_____

Started _____ MM / DD / YYYY

Last updated _____ MM / DD / YYYY

It lives at (room, shelf, drawer)

_____

The two people who know it is here

Who may read the whole binder

Prepared and checked by Valoren, a publisher in London, England. No attorney has reviewed it. Facts in it show the date they were read. Checked October 31, 2026.

theendoflifeplanner.com/us/death-binder-checklist

One page to read before you start

What this binder is

One place that says where everything is. The will. The accounts. The policies. The people to call. It is not a will, a power of attorney or a health directive. Those are separate signed papers. This binder says where they are.

How to fill it in

Start with the next page. Write the five things on it today. Then take one section at a time. Most rows ask three things: do I have it, where is the original, who has a copy. Leave a row blank if it does not apply. Write "none" if you know there is none.

What to leave out

Passwords written out in full. PINs. Full card numbers. The answers to security questions. The only copy of anything. Write the route, not the key: where the password manager is, who holds the recovery method, which phone the codes arrive on.

Where to keep it

At home, in one named place, with your other papers. Tell two people where it is. Not in a safe deposit box: the box can be sealed after a death, and the FDIC lists its contents as not insured.

FDIC · read October 31, 2026

When to update it

Once a year, and after a move, a marriage, a divorce, a birth, a death, or a new account. Date the cover. Date each page you change. The last section is a review log.

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1. Start here

If only one page of this binder is ever read, it will be this one. Tape a copy inside a cupboard door.

The first three people to call

Name · phone · why them

1.

Name

Phone

Why them

2.

Name

Phone

Why them

3.

Name

Phone

Why them

This binder lives at

Room, shelf, drawer

The signed original of my will is at

The place, and who holds the key or the file

The person who can unlock my phone

Their name. Never the code.

Who has keys to the house

House

And to the car

My doctor

Name and phone

My funeral wishes are written in section 19 of this binder. The short answer:

☐ burial ☐ cremation ☐ body donation
☐ not decided

Date this page was last checked _____
MM / DD / YYYY

2. Identity papers

The papers every office asks for. Write where each original is. Do not move them all into one place that could be lost at once.

Birth certificate

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

_____

Who has a copy?

_____

Notes

_____

Social Security card

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

Passport

Do I have this? ☐ Yes ☐ No ☐ Not sure

Expires _____ MM / DD / YYYY

Where is the original?

Who has a copy?

Notes

Driver's license or state ID

Do I have this? ☐ Yes ☐ No ☐ Not sure

Expires _____ MM / DD / YYYY

Where is the original?

Who has a copy?

Notes

Marriage certificate

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

Divorce decree

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

Naturalization or citizenship papers

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

Adoption papers, or any court order about the family

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

Name-change order

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

Military discharge papers (DD 214)

A lost copy can be requested from the National Archives; next of kin show proof of death.

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

National Archives · read October 20, 2026

Medicare card, and any other health insurance card

Do I have this? ☐ Yes ☐ No ☐ Not sure

Where is the original?

Who has a copy?

Notes

3. The will, trusts and letters

A copy of a will is not the will. Where the signed original is kept is the first thing anyone will look for.

Is there a will?

☐ Yes ☐ No ☐ Not sure

Date it was signed

Date _____ MM / DD / YYYY

Where the signed original is

The place, and who holds it

Who is named as executor

Name

Phone

Does that person know?

☐ Yes ☐ No

Alternate executor

Name

Phone

Any trust

Name of trust

Trustee

Successor trustee

Where the trust papers are

Any later change to the will (codicil)

Date _____ MM / DD / YYYY

Where that original is

Any earlier will

☐ Marked as replaced

Where it is

A letter of wishes

☐ Yes ☐ No

Where it is

In your state, the law says this about a will after a death: Many states say what the person holding a will must do with it after a death. Your state's own words are in the table at theendoflifeplanner.com/us/death-binder-checklist. Write them here, with the date you read them:

Read on _____ MM / DD / YYYY

4. Who decides if I cannot

These papers matter while you are alive. Someone who cannot find the signed original cannot show it. This binder records where they are. It is not one of them.

Financial power of attorney

☐ Yes ☐ No ☐ Not sure

Agent named

Phone

Where the signed original is

Who has a copy

Health care agent or proxy

☐ Yes ☐ No ☐ Not sure

Agent named

Phone

Where the signed original is

Who has a copy

Living will or advance directive

☐ Yes ☐ No ☐ Not sure

Where the signed original is

Who has a copy

DNR or POLST order

If it must be visible to responders, write where it is posted.

☐ Yes ☐ No ☐ Not sure

Where it is

HIPAA authorization

☐ Yes ☐ No ☐ Not sure

Who is named

Where it is

Organ and tissue donation

☐ I am registered ☐ I am not ☐ Not sure

My family knows: ☐ Yes ☐ No

> “Sign up through your state” “Tell your family about your decision.”

organdonor.gov · read October 31, 2026

Copies are held by

Doctor

Hospital

Agent

Your state's own advance directive form: Advance directive forms differ by state.

> “Many states have their own forms that you can access and complete for free.”

National Institute on Aging · read October 31, 2026

Where I found my state's form

Register as a donor in your state: Through your state's registry or motor vehicle department.

The one I used

---

5. Health and care

Write where the health papers are, not the health details. A medication list changes often. Write where the current one is kept.

Primary care doctor

Name

Practice

Phone

Specialists

Name

For

Phone

Name

For

Phone

Name

For

Phone

Dentist

Name

Phone

Eye doctor

Name

Phone

Pharmacy

Name

Phone

Where the medication and allergy list is kept

The place, not the list

Care providers who come to the home

Agency

Name

Phone

Who pays for care

☐ Medicare ☐ Medicaid ☐ Private insurance
☐ Myself ☐ Other

Other

Hospice or long-term care preferences

☐ Written down

Where

6. People to tell first

No official record makes this list. If you do not write it, it does not exist.

1

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

2

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

3

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

4

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

5

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

6

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

7

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

8

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

9

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

10

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

11

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

12

Name

Relationship

Phone

Tell them: ☐ in person ☐ by phone ☐ any way

Beside each name, one tick says how. That tick spares a family a hard guess.

7. People and pets who depend on me

Someone may have to step in tomorrow morning. Write what they would need to know by lunch.

Children

Name

School

Date of birth _____ MM / DD / YYYY

Name

School

Date of birth _____ MM / DD / YYYY

Name

School

Date of birth _____ MM / DD / YYYY

Guardianship wishes

A wish written here is a wish. The court decides from the will and the law.

Written in the will: ☐ Yes ☐ No ☐ Not sure

Adults in my care

Name

What they need

A normal day for them

Meals

Medicines (where the list is)

Rides

Routines

Who steps in tomorrow

Name

Phone

Has agreed: ☐ Yes ☐ No

Pets

Name

Kind

Food

Medicines

Veterinarian

Name

Phone

Who has agreed to take the pets

Name

Phone

8. Professionals

The people who already know your affairs. Write what each one holds for you.

Attorney

Name

Firm

Phone

What they hold

Accountant or tax preparer

Name

Firm

Phone

What they hold

Financial advisor

Name

Firm

Phone

What they hold

Insurance agent

Name

Firm

Phone

What they hold

Funeral home

Name

Firm

Phone

What they hold

Clergy or faith community

Name

Firm

Phone

What they hold

Property manager or real estate agent

Name

Firm

Phone

What they hold

Bank or credit union contact

Name

Firm

Phone

What they hold

9. Work, pensions and benefits

Money that arrives each month stops, or changes, when someone dies. Write where each payment comes from.

Employer

Name

HR contact

Phone

Benefits at work

☐ Life insurance ☐ Retirement plan ☐ Health plan

Contact

Pension plans

Plan name

Contact

Plan name

Contact

Past employers with a pension

Employer

Years

Plan contact if known

Social Security

A benefit is being paid: ☐ Yes ☐ No

> “Funeral homes generally tell us when someone dies.”

Social Security Administration · read October 20, 2026

VA or other benefits

Which

Where the claim papers are

Union

Name and local

Where the statements come from

☐ Mail ☐ Email ☐ Online only

10. Bank and credit union accounts

Each account is a separate organization with its own paperwork. List them one by one. Last four digits only.

Checking

Institution

Last four digits

Joint with

Payable-on-death named: ☐ Yes ☐ No
☐ Not sure

Where the statements are

Institution

Last four digits

Joint with

Payable-on-death named: ☐ Yes ☐ No
☐ Not sure

Where the statements are

Savings

Institution

Last four digits

Joint with

Payable-on-death named: ☐ Yes ☐ No
☐ Not sure

Where the statements are

Institution

Last four digits

Joint with

Payable-on-death named: ☐ Yes ☐ No
☐ Not sure

Where the statements are

Certificates of deposit

Institution

Last four digits

Joint with

Payable-on-death named: ☐ Yes ☐ No
☐ Not sure

Matures _____ MM / DD / YYYY

Where the statements are

Money market

Institution

Last four digits

Joint with

Payable-on-death named: ☐ Yes ☐ No ☐ Not sure

Where the statements are

Online-only bank

Institution

Last four digits

Joint with

Payable-on-death named: ☐ Yes ☐ No ☐ Not sure

Where the statements are

Savings bonds

☐ Paper ☐ Online

Where

Cash kept at home

Never the amount.

☐ Yes ☐ No

Where

Who at the bank knows me

Name

Branch

---

11. Retirement accounts and investments

These accounts often pass by the name written on the account, not by the will. Write who is named.

> “a TOD plan or other beneficiary document supersedes your will”

FINRA · read October 20, 2026

Workplace retirement plan (401(k), 403(b), TSP)

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

IRA

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

Roth account

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

Brokerage account

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

Mutual funds held directly

Firm

Last four digits

Beneficiary named: ☐ Yes ☐ No ☐ Not sure

Who

Firm's phone

Where the statements are

Bonds or paper stock certificates

Where they are

A beneficiary is named with the plan, under its own rules.

> “The owner must designate the beneficiary under procedures established by the plan.”

IRS · read October 20, 2026

This page records that it was done. It cannot do it.

12. Insurance and annuities

A policy nobody knows about pays nobody. Write the insurer's name even if you cannot find the policy number today.

Life insurance

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

> “Your will does not affect the distribution of your life insurance proceeds unless the sum goes to your estate”

NAIC · read October 20, 2026

Life insurance through an employer

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Annuity

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Health insurance

☐ Medicare ☐ Supplement plan ☐ Private plan

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Homeowners or renters insurance

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Auto insurance

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Long-term care insurance

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Disability insurance

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

Prepaid funeral plan or burial policy

Provider

Where the papers are

Any other policy

Insurer

Policy number

Beneficiary named, as far as I know

Agent or phone

Where the policy is

13. Debts and bills

Bills keep arriving after a death. Write who is paid, and from which account. Do not write balances; they change.

Mortgage

Servicer

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Home equity loan or line

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Car loans

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Student loans

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Credit cards

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Personal loans

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Buy-now-pay-later plans

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Medical bills being paid off

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Loans I co-signed

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

For whom

Taxes owed, or a payment plan

Year

With

Other bills paid automatically

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Lender or company

Last four digits

Paid from (account)

Automatic: ☐ Yes ☐ No

Money owed to me

Who

What for

---

14. The home and other real estate

Write whose names are on the deed. It is the first question anyone dealing with the property will ask.

The home

☐ Owned ☐ Rented

Address

Names on the deed, as written

Name 1

Name 2

Where the deed is

Where it is

Title insurance policy: ☐ Yes ☐ No

Where

Mortgage servicer

Name

Where the statements are

Landlord or property manager

Name

Phone

Where the lease is

Homeowners association

Name

Contact

Other property

☐ Land ☐ Timeshare ☐ Storage unit ☐ Other

Where

Names on the deed or contract

Where the papers are

A transfer-on-death deed recorded for any property

☐ Yes ☐ No ☐ Not sure

Where the recorded deed is

Community property: The IRS lists nine community property states.

> “Arizona. California. Idaho. Louisiana. Nevada. New Mexico. Texas. Washington. Wisconsin.”

IRS Publication 555 · read October 31, 2026

My state is on that list: ☐ Yes ☐ No
Whether that applies to a home is for the state's law and an attorney.

Transfer-on-death deeds in your state: Some states have a law that lets a home pass at death by a deed recorded before the death. The states whose law we have read are in the table at theendoflifeplanner.com/us/death-binder-checklist.

What I found for my state

Read on _____ MM / DD / YYYY

15. Vehicles and other titled property

Anything with a title has a paper somewhere. Write where.

Car

What it is

Name on the title

Where the title is

Loan with

Insurer

Where the keys are

What it is

Name on the title

Where the title is

Loan with

Insurer

Where the keys are

Motorcycle, RV or trailer

What it is

Name on the title

Where the title is

Loan with

Insurer

Where the keys are

Boat

What it is

Name on the title

Where the title is

Loan with

Insurer

Where the keys are

Where it is kept

Other titled property

What it is

Name on the title

Where the title is

Loan with

Insurer

Where the keys are

A title held by a lender is at the lender. Write that down so nobody turns the house upside down looking for it.

16. Valuables, the safe and the safe deposit box

Write where things are and who can open them. Never the combination.

Items of real value

What

Where

Appraisal or receipt: ☐ Yes

Where

What

Where

Appraisal or receipt: ☐ Yes

Where

What

Where

Appraisal or receipt: ☐ Yes

Where

What

Where

Appraisal or receipt: ☐ Yes

Where

A home safe

The person, not the code.

☐ Yes ☐ No

Where it is

Who knows how to open it

A safe deposit box

☐ Yes ☐ No

Bank and branch

Box number

Names on the box

Who holds the key

What is in the box

Never the only copy of the will, and never this binder's start-here sheet.

What is inside a safe deposit box is not insured by the FDIC.

> Listed under “Not Covered”: “Safe deposit boxes or their contents”

FDIC · read October 31, 2026

17. Digital life

Write the route, never the key. Where the password manager is. Who holds the recovery method. Which phone the codes arrive on.

The main email address

The one every other account resets through.

Password manager

No password written down.

Which one

Who can reach it

The phone

Who knows how to unlock it

The computer

Who knows how to unlock it

Apple Legacy Contact set

☐ Yes ☐ No ☐ Not sure

Who

> “A Legacy Contact is someone you choose to have access to certain data in your Apple Account after your death.”

Apple · read October 31, 2026

Google Inactive Account Manager set

☐ Yes ☐ No ☐ Not sure

Who

Google · read October 31, 2026

Social media accounts

Which

Legacy setting made: ☐ Yes ☐ No

Which

Legacy setting made: ☐ Yes ☐ No

Which

Legacy setting made: ☐ Yes ☐ No

Which

Legacy setting made: ☐ Yes ☐ No

Photos and cloud storage

Where

Who should have them

Subscriptions

What

Renews on (card, last four)

What

Renews on (card, last four)

What

Renews on (card, last four)

What

Renews on (card, last four)

What

Renews on (card, last four)

What

Renews on (card, last four)

Online shopping accounts with a saved card

Which

Which

Which

Domains, websites or an online business

Registered with

Cryptocurrency

Never the keys.

☐ Exists ☐ None

Who knows the route

Loyalty points, miles and gift cards

Where

Where

Where

The two-factor device

Which phone or key

---

18. Running the home

The house keeps running for weeks after a death. Someone has to know who to call.

Electricity

Company

Account's location

Paid from

Automatic: ☐ Yes ☐ No

Gas or heating oil

Company

Account's location

Paid from

Automatic: ☐ Yes ☐ No

Water and sewer

Company

Account's location

Paid from

Automatic: ☐ Yes ☐ No

Trash and recycling

Company

Account's location

Paid from

Automatic: ☐ Yes ☐ No

Pickup day

Internet and cable

Company

Account's location

Paid from

Automatic: ☐ Yes ☐ No

Cell phone and landline

Company

Account's location

Paid from

Automatic: ☐ Yes ☐ No

Insurance renewal dates

Home _____ MM / DD

Auto _____ MM / DD

Health _____ MM / DD

Mail

PO box

Who can collect it

Alarm company

Never the code.

Company

Account

Who has keys

Name

Phone

Name

Phone

Name

Phone

Regular helpers

Who

What

Phone

Who

What

Phone

Who

What

Phone

Who

What

Phone

Regular deliveries

What

From

What

From

What

From

19. Funeral and burial wishes

Write the decision, not the reasoning. A sentence is all it takes.

I want

☐ Burial ☐ Cremation ☐ Body donation
☐ Not decided

A plot, plan or arrangement already paid for

☐ Yes ☐ No

Provider

Where the papers are

> “The funeral home must give you a General Price List (GPL) that is yours to keep.”

Federal Trade Commission · read October 20, 2026

Funeral home, if chosen

Name

Phone

Where it should be held

Who should lead it

Music

☐ None

Readings

☐ None

Flowers, or donations instead

☐ Flowers ☐ Donations to ☐ Either

Donations to

A photograph I would be content to have used

Where it is

Who should be invited

And who should not be

The ashes, if that applies

An obituary

☐ Yes ☐ No

Where

Military honors, if I served

☐ Yes ☐ No

What to wear, and what to keep

A funeral home must give prices to anyone who asks, even on the phone.

Federal Trade Commission · read October 20, 2026

The full funeral planning checklist is at theendoflifeplanner.com/us/funeral-planning-checklist.

20. Messages and things the will cannot carry

A will distributes an estate. Most of what people want to leave behind is a sentence, not a share. A promise written

here is a wish, not a gift; if an item matters, it belongs in the will too.

Letters to particular people

To

Where

☐ Sealed ☐ Open

To

Where

☐ Sealed ☐ Open

To

Where

☐ Sealed ☐ Open

To

Where

☐ Sealed ☐ Open

Items promised to someone that the will does not name

Item

To

Item

To

Item

To

Item

To

Journals, photo archives, anything private

What

Where

Who may open it

Anything to be destroyed unread

What

Where

A message for the funeral

☐ Yes

Where it is

Things I would only ever say once

Who gets the recipes, the tools, the garden

Item

To

Item

To

Item

To

Item

To

What should happen to this binder afterwards

☐ Keep it ☐ Pass it to ☐ Shred it

Pass it to

21. Death certificates in your state

After a death, almost every office asks for a certified copy.

> “Many organizations require a certified copy of the death certificate when someone dies.”

USAGov · read October 20, 2026

Where certified copies come from: The vital records office of the state where the death occurred.

USAGov · read October 20, 2026

My state's office, from the table at theendoflifeplanner.com/us/death-binder-checklist:

Who may order one, in the state's words:

> “Only certain family members may be able to get a death certificate when someone dies. This includes a spouse, siblings, and children.”

USAGov · read October 20, 2026

My state's rule, from the table:

What they will ask for

The date and place of death, and how you are related.

USAGov · read October 20, 2026

The places that will want a certified copy

Who	Certified copy or photocopy?

> “You may only need a photocopy for other tasks, such as canceling a subscription.”

USAGov · read October 20, 2026

Certified copies to ask for

Count the lines above. Each office may want its own.

Read on _____ MM / DD / YYYY

22. Review log

Once a year, and after a move, a marriage, a divorce, a birth, a death, or a new account.

Date MM / DD / YYYY	What changed	Initials

Date MM / DD / YYYY	What changed	Initials

Notes

You have finished the part most people never start.

Tell two people where this binder is. Date the cover. Read it again in a year.

This binder says where things are. It does not say who to tell after a death, or how each bank, insurer and agency wants to hear. The End of Life Planner, US$39, carries that: how each organization says it wants to hear, in its own words with the date we read it, and eleven blank letters to tell them with. theendoflifeplanner.com/us/the-end-of-life-planner

> This document is general information and a form. It is not a substitute for the advice of an attorney.

Prepared and checked by Valoren, a publisher in London, England. No attorney has reviewed it. Every fact in it shows the date it was read. Checked October 31, 2026. If a date is more than a year old, read the page again before relying on the line.