SAMPLE BINDER

Every name, account and number in this sample is fictional.

The Family Binder

Prepared for Margaret A. Sample

Plan completed November 2026

Next yearly review: November 2027

Keep this binder somewhere safe.
Tell your trusted person where it is.

Golden Age Estate

A company of The Golden Age Group | Denver, Colorado

Start here

A letter from Margaret to her family

Dear Daniel and Laura,

If you are reading this, I want you to know I made this binder so you would not have to guess. Everything I own and use is listed here: where the money is, what to keep, what to cancel, and who to call.

My passwords are not written in this binder. They are in my password book, in the fireproof box in the hall closet. Daniel has the combination. My phone passcode is in the same book.

Please take your time. Nothing here needs to be done in a hurry. Call Golden Age Estate if you would like help closing accounts. They have a copy of this plan's outline, but never my passwords.

With all my love, Mom

What is inside

Tab	What you will find
Contacts	The people to call: executor, attorney, CPA, advisor, insurance agent
Money	Every bank, card, CD, investment and retirement account
Papers	Insurance policies, the will, deeds, titles, safe deposit box
Online	Online accounts and where each password is kept
Charges	Recurring charges and memberships, marked keep or cancel
Devices	Phone, tablet, computer, Wi-Fi
Memories	Photos, email, and who should receive them
Legacy	Apple, Google and Facebook legacy contacts
Next Steps	What to do, in order, from the first days to the first year

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Key contacts

The people who will help. Call them in the order on the Next Steps tab.

Role	Name	Phone	Notes
Executor	Daniel Sample (son)	(720) 555-0101	Has the fireproof box combination
Back-up executor	Laura Sample (daughter)	(303) 555-0102	
Estate attorney	Jane Example, Attorney at Law	(303) 555-0136	Has the original will and trust
CPA (taxes)	Sample & Sample CPAs	(303) 555-0145	Prepares my yearly tax return
Financial advisor	Summit Investments, Tom Example	(800) 555-0163	Brokerage and IRA
Insurance agent	Foothills Mutual, Ann Example	(800) 555-0151	Home and auto
Doctor	Lakeside Family Medicine (sample)	(303) 555-0170	
Church	Sample Community Church	(303) 555-0188	Pastor knows my wishes for the service
Golden Age Estate	Our team	(303) 276-7623	Can help close everyday accounts

Tip from our team

Give a copy of this page to your executor now. It is the one page they will reach for first.

Financial Account Map

Where every account is and how to reach it. Full account numbers are not written here; they are on statements.

Institution	Account	Ends	Phone	Statements	Notes
Front Range Community Bank	Checking	4417	(303) 555-0142	Paper, by mail	Social Security deposits here. Pays most bills.
Front Range Community Bank	Savings	4425	(303) 555-0142	Online only	Emergency fund
Mountain Peak Credit Union	12-month CD	0918	(720) 555-0177	Paper, by mail	Matures June 2027
Mountain Peak Credit Union	Visa credit card	2231	(720) 555-0177	Online only	Autopay from checking
Sample Retail Card Co.	Store credit card	7704	(800) 555-0119	Paper, by mail	Rarely used. Close it.
Summit Investments	Brokerage account	5530	(800) 555-0163	Online only	Stocks and a bond fund
Summit Investments	IRA	5548	(800) 555-0163	Online only	Beneficiaries: Daniel, Laura
U.S. Treasury	Paper savings bonds	n/a	See notes	n/a	Originals in safe deposit box. Look up at TreasuryDirect.gov.
Sample Teachers' Pension Fund	Monthly pension	1180	(303) 555-0190	Paper, by mail	Survivor benefit: none

Tip from our team

Ask the attorney before closing the main checking account. Final bills and deposits, such as a last pension or Social Security payment, often still pass through it.

How Golden Age Estate keeps this safe: we never ask for full account numbers on a website, email or text, and we never log in to move money. This page only says what exists and whom to call.

Insurance and important papers

Where the papers are. Your attorney handles what they say.

Insurance policies

Company	Type	Policy ending in	Phone	Where the policy is
Evergreen Life (sample)	Life insurance	3302	(800) 555-0128	Fireproof box, hall closet
Foothills Mutual (sample)	Home	6610	(800) 555-0151	Fireproof box, hall closet
Foothills Mutual (sample)	Auto	6628	(800) 555-0151	Glove box and fireproof box
Medicare and supplement	Health	On card	On card	Wallet, card copies in binder pocket

Important documents

Document	Where it is	Who to contact
Will (original)	Office of Jane Example, Attorney at Law	(303) 555-0136
Living trust	Same attorney; copy in fireproof box	(303) 555-0136
House deed	Safe deposit box	Front Range Community Bank
Car title	Fireproof box, hall closet	
Safe deposit box	Front Range Community Bank, box 214	Key: kitchen drawer, blue envelope
Birth and marriage certificates	Fireproof box, hall closet	

Online accounts

What each account is for, and where its password is kept.

Account	Used for	Sign-in name	Password kept in
Email (Gmail)	Main email, family photos	margaret.sample@example.com	Password book, page 1
Apple ID	iPhone, iPad, iCloud photos	Same email	Password book, page 1
Front Range online banking	Checking and savings	msample1950	Password book, page 2
Summit Investments	Brokerage and IRA	msample	Password book, page 2
Social Security (my Social Security)	Benefit statements	Same email	Password book, page 3
Medicare.gov	Claims and coverage	Same email	Password book, page 3
Pharmacy app	Prescription refills	Same email	Password book, page 3
Amazon	Shopping	Same email	Password book, page 4
Facebook	Family and church friends	Same email	Password book, page 4

Tip from our team

Close the email account last. Banks and other companies send sign-in codes and password resets there, so it is needed until every other account is closed.

Passwords are never written in this binder. They are kept in the printed password book, or in a password manager if you prefer. This page only says where to find each one.

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Recurring charges and memberships

Everything that renews on its own, and what to do with it.

What it is	About	Paid with	Keep or cancel
Cell phone plan	$45 a month	Visa ending 2231	Keep until the phone is no longer needed
Internet	$60 a month	Checking autopay	Keep until the house is sold
Streaming service (sample)	$15 a month	Visa ending 2231	Cancel
Second streaming service	$8 a month	Visa ending 2231	Cancel
Newspaper (digital)	$12 a month	Visa ending 2231	Cancel
Warehouse club membership	$65 a year	Visa ending 2231	Cancel, ask about a refund
Cloud photo storage	$3 a month	Apple ID	Keep 1 year so photos can be saved
Church giving app	$100 a month	Checking autopay	Stop
Home security monitoring	$30 a month	Checking autopay	Keep until the house is sold
Car wash club	$20 a month	Visa ending 2231	Cancel

Total of recurring charges: about $293 a month, plus $65 a year.

Tip from our team

Look through the last three months of card and bank statements. Anything that charges regularly but is not on this list should be added or cancelled.

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Devices

How a trusted person can get into each device, and what to do with it.

Device	Passcode kept in	What to do with it
iPhone 15	Password book, page 1	Save photos first, then erase and give to Laura
iPad	Password book, page 1	Keep for the grandchildren
Laptop (Windows)	Password book, page 5	Copy the Documents folder, then erase and recycle
Home Wi-Fi	Sticker on the router, hall closet	Cancel internet when the house is sold
Printer	No password	Donate

Two-step sign-in codes

Some accounts send a code to the iPhone by text. Keep the phone line active for a few months so these codes can still arrive while accounts are closed.

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Photos, email and memories

Where the pictures and messages are, and who should receive them.

What	Where it is	Backed up?	Who should receive it
Phone photos (about 8,000)	iCloud Photos	Yes, also on external drive	Daniel and Laura
Older scanned photos	External drive, desk drawer	Yes, copy in iCloud	Laura
Family videos	iCloud and external drive	Yes	Daniel
Email	Gmail	Google keeps it	Daniel, through Google's tool
Recipes	Laptop, Documents folder	Copy on external drive	Laura

My wishes

Please print my favorite family photos for the grandchildren. Turn my Facebook page into a memorial page so friends from church can still share memories.

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Legacy contacts

Set up with Golden Age Estate so the right people can be given access.

Service	Legacy contact	Set up	Where the access key is
Apple Legacy Contact	Daniel Sample (son)	November 2026	Printed key in this binder's back pocket, copy with Daniel
Google Inactive Account Manager	Daniel Sample (son)	November 2026	No key needed. Google emails Daniel after 3 months of no activity.
Facebook legacy contact	Laura Sample (daughter)	November 2026	No key needed. Laura requests a memorial page.

Yearly Plan Review: once a year, Golden Age Estate visits to update this binder, recheck legacy contacts, and remove anything that has closed.

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Next steps, in order

A gentle guide for the family. Take one step at a time. Nothing here needs to be rushed.

In the first 48 hours

	Step	Who or where
[ ]	Call close family and Margaret's pastor	Key contacts tab
[ ]	Contact the funeral home	They guide the first arrangements
[ ]	Keep the home locked, and care for any pets and plants	Daniel has a house key
[ ]	Keep Margaret's phone charged and the line active	Sign-in codes still arrive by text

In the first week

	Step	Who or where
[ ]	Order 10 to 12 certified copies of the death certificate	Funeral home. Banks and insurers each need one.
[ ]	Call the estate attorney about the will and trust	Jane Example, (303) 555-0136
[ ]	Tell Social Security (the funeral home often does this; confirm)	1-800-772-1213
[ ]	Find the password book in the fireproof box	Daniel has the combination
[ ]	Pause newspaper and other deliveries	Charges tab

Tip from our team

Do not rush to close accounts or cancel cards in the first week. Write things down, gather papers, and let the attorney guide the order.

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Next steps, continued

In the first month

	Step	Who or where
[ ]	Call each life insurance company to start a claim	Papers tab
[ ]	Tell each bank, card and investment company	Money tab. The attorney or executor makes these calls.
[ ]	Ask the three credit bureaus (Equifax, Experian, TransUnion) to mark the credit file "deceased"	Helps prevent identity theft
[ ]	Cancel the recurring charges marked cancel	Charges tab, or ask Golden Age Estate
[ ]	Save photos and files from phone, tablet and laptop	Devices and Memories tabs
[ ]	Forward mail to the executor	U.S. Postal Service

In months 2 to 6

	Step	Who or where
[ ]	Use Apple, Google and Facebook legacy contacts	Legacy tab
[ ]	Turn Facebook into a memorial page	Laura, as legacy contact
[ ]	Cancel the driver's license and close store cards	Colorado DMV, Money tab
[ ]	Keep home, auto and internet active until the house and car are settled	Charges and Papers tabs
[ ]	Close the email account last	Online tab

By the one-year mark

	Step	Who or where
[ ]	File the final tax return, and an estate tax return if needed	Sample & Sample CPAs
[ ]	Close the main checking account once the attorney says final bills are paid	Front Range Community Bank
[ ]	Erase, give away or recycle devices as Margaret wished	Devices tab

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Plan updates

Every Yearly Plan Review is recorded here, so the family knows the binder is current.

Date	What changed	Reviewed by
November 2026	Plan created. Legacy contacts set up. Password book started.	Golden Age Estate with Margaret

Tip from our team

Update this binder whenever you open or close an account, change phones, or move. A plan is only as good as its last update.

Golden Age Estate is a technology help company, not a law firm. We do not give legal, tax or financial advice, and this binder does not replace a will, trust or power of attorney.

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