

What To Do Before You Die



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As a retired UCSC professor I felt that I had my estate in order. I have a will, a trust, an IRA and my beneficiaries are all up to date. However, the experience of two recently widowed friends let me know how much more there is to do to prepare my survivors for my death. It's not something I or any of us like to think about, but my experience made me realize I must.

The death of a partner or family member leaves the survivors emotionally fragile. On top of the emotional crisis, they will have a great deal to do notifying people and agencies in the aftermath of death. This ranges from finding and executing wills and trusts to contacting insurance companies, dealing with finances, informing people about the death, and a great deal more. It's overwhelming for your survivors, but you can lessen the impact by taking steps to facilitate the process.

This will require time and effort on your part. And your information needs to be revisited and updated each year. Nonetheless, it is something that has to be done to prevent your survivors experiencing added trauma, confusion, and unnecessary headaches after your death.

A recent [article](#) in the New York Times ("Get Your Digital Accounts Ready in Case of Death") spelled out a number of things one can do to prepare survivors for one's death. I want to elaborate on that article here, starting with something I was not aware of until recently: the campus policy about emails. (This was mentioned by Todd Wipke in [UCSCEA Newsletter2-2, p6.](#))

UCSC Emails

When I retired quite a few years ago, there were not many options to my UCSC account, so I used that account for all my internet correspondence. Now I have other accounts but there are still people and companies who access me through that old account. In the case of some of my peers, the UCSC account is the main one they use to this day. I didn't realize that the University closes the UCSC account immediately after you die. Once this happens no one can access your account.

That can be bad news for your survivors. If they can't access your university account, they do not know who you are corresponding with, which colleagues should be informed of your death, what is the state of co-authored articles or other unfinished work. It's even worse if you have financial or other personal correspondence on your UCSC account.

The University's policy is that your campus email account is a perquisite of employment that is part of your affiliation with the University. Once that affiliation is over, so is your right to the account (the same is the case for students). I should point out that the campus "closes" your

account; it does not “destroy” the account. Under unusual circumstances, it is possible to retrieve particular documents, but the process requires a formal request and involves University Counsel. And it is limited to specific documents where there is adequate justification. Generally speaking, what is on your email account becomes inaccessible to your survivors.

So how can we deal proactively with the fact that our UCSC email account is closed on dying? In his [note in the Newsletter](#) Todd Wipke mentioned some methods to forward your emails from the UCSC server to an outside (e.g., gmail) account. The campus ITS center has several recommended ways of doing this, one of which worked for me. However, I am not sure that my wife will want to read through my UCSC emails. My strategy will be to put any important ones in a well-labeled folder on my computer’s desktop. This brings me to the more general topic of what things should be done to provide needed information to one’s survivors.

A To-Do (as soon as possible) List

The most important step is to make *digitally available* the information you think your surviving spouse or other family members might need after your death. This means they must have access to your computer and the information there should be easy to find, ideally on your desktop. My wife and I have the same password for our computers, but if you are the only one who knows your password, this is the critical piece of information for survivors.

In a folder on my computer’s desktop, I have the following information, drawing from my own experience as well as from the NYT article mentioned above, and the “[Family Letter Format](#)” by Adrian Harris of UCLA that provided a detailed list of what he had prepared for his survivors.

1. Location of Important Documents

- List of Internet Logins and Passwords
- Social Security Number
- Safety Deposit Box(es) and code(s)
- Wills and Trusts
- Birth Certificates
- Marriage Certificates
- Passports
- Property Deed(s)
- Pink Slips for Vehicle(s)
- Miscellaneous papers: (e.g., Naturalization papers, adoption papers)

2. Insurance Information

1. ID for Medicare Health Insurance and date when coverage started
2. Company Names and IDs for University Health Insurance, Vision, Dental, Legal
3. Company Name and ID for Home and Vehicle Insurance company Name and ID for Life Insurance

3. Vehicles

1. Driver’s License Number
2. Vehicle Plate(s) and VIN Number(s)

4. Property

1. Parcel Number(s) for Home, Lot, etc.
2. Home Loan Number
3. Serial and IMEI Numbers for Phones
4. Serial Numbers for Other Property
5. Finances. (Especially important if you do the finances)
 1. List of Internet Payments that are made Automatically each month
 2. UC Pension: How to contact UC Retirement Administration Service Center (RASC)
 3. Bank(s) Information: Account Numbers for checking and savings accounts
 4. Securities: If you use a Broker: Firm, agent, account number, address and phone number. If you do it yourself: Account Numbers and how to access Money Market Funds, IRA's, Bond Funds, etc.
 5. Credit Cards: Card numbers and how to contact card company
 6. Airline mileage accounts
 7. Income Tax and Property Tax Papers, Name and Phone of Tax Preparer
6. Miscellaneous
 1. Contact information for Attorneys (Tax, Other)
 2. Contact information for Accountant, Will Executor, Insurance Agent
 3. Library Card Number(s)
 4. Instructions In Case of Death: burial wishes
 5. List of Friends/Relatives who need to be contacted on your death

This list is available as a downloadable checklist ([Before You Die](#)). Obviously, there may be other items that you might want to add to this list.

A few additional points. (1) It's a good idea to have your internet logins and passwords stored in a password manager, such as 1Password, LastPass, or iCloud's Keychain. (2) If you have an AB Living Trust, it's advisable to look into a more simplified trust because 2018 changes in the tax law make other options more favorable. (3) You should also check Beneficiaries and who has Medical Power of Attorney.

Upon A Death

If you or your survivors are responsible for the estate of a family member or friend who has died, it is very helpful to have a list of what agencies and persons need to be informed after a death. I am attaching my own list based on my responsibilities after the death of a family member and the death of a friend. The first and most important task is to acquire Death Certificates. It is recommended to obtain at least 10-15 certificates. It is possible to use copies for some things, but the originals are often necessary.

Notification Priority because of Possible Fraud:

Social Security Office

Passport Office

DMV

Credit Reporting Agencies (Equifax, TransUnion, Experian: each need to be contacted individually)

Other Necessary Notifications:

- Medicare
- Health Insurance Company
- Doctors and Health Care Providers
- Car Insurance
- Life Insurance
- Bank(s)
- Credit Card Companies
- UC Pension (RASC)
- Investment Accounts
- IRA
- Property Deed
- Phone Company
- Community Organizations
- Charities
- Subscriptions
- Post Office
- Social Media
- People on person's Contact List

This list is also available as a downloadable checklist ([On Death](#)). Again, there may be other necessary notifications that I have not included.

Editor note: HandBase for iPhone by DDH Software is a great free database system that I use to store passwords, account info. Its search feature makes it easy to find an entry.

--from [UCSCEA Newsletter2-3, p10](#)