

The death-folder checklist

One organised place that says here's everything, and here's where to find it — so the people you love aren't left playing detective. Work through it at your own pace. Tick what's done; come back for the rest.

The golden rule: record **where things are**, not the things themselves. Note which bank, which pension, and where the signed will is kept — and where your passwords live, never the passwords themselves.

1 Will & legal papers

- ☐ Your will
and where the signed original is kept
- ☐ Lasting Powers of Attorney (health & finance)
- ☐ Birth, marriage & civil-partnership certificates
- ☐ Property deeds & key legal documents

Tip: a will becomes a public document once probate is granted — keep account details and passwords out of it.

2 Money & pensions

- ☐ Current & savings accounts
provider & sort code, not balances
- ☐ Workplace pensions — including old, forgotten pots
- ☐ Personal / private pensions & SIPPs
- ☐ ISAs, investments & premium bonds
- ☐ Credit cards & any loans

Most-missed: old workplace pensions. List every employer you've had.

3 Property & belongings

- ☐ Home & any other property
- ☐ Mortgage provider & account
- ☐ Buildings & contents insurance
- ☐ Vehicles, valuables, safe-deposit boxes

4 Digital accounts

- ☐ Primary email account
- ☐ Online banking logins
- ☐ Anything that auto-renews on a card
- ☐ Where your passwords are stored
password manager or vault

Safely: note **where** passwords live — never write the passwords down here.

5 Subscriptions & bills

- ☐ Utilities (gas, electric, water, broadband)
- ☐ Council tax & TV licence
- ☐ Insurance policies
- ☐ Streaming, memberships & direct debits

6 Wishes & final messages

- ☐ Funeral preferences
- ☐ Organ-donation wishes
- ☐ Notes or messages for the people who matter
- ☐ **Tell your executor the folder exists**
a folder no one can find is the most avoidable mistake

Keep it living, not gathering dust.

Beqst keeps all of this in one secure place you can update in minutes.

beqst.com/death-folder