

"In Case of Death" Binder

Thinking about the end of life isn't something most of us naturally gravitate toward in our free time. However, planning ahead can be one of the most caring things you can do for the people you love. One thoughtful way to ease the burden on your loved ones is by creating an "In Case of Death" binder. This important step can provide clarity and comfort during a difficult time, helping ensure that your wishes are known and important information is easily accessible.

What is it?

An "In Case of Death" binder is a tool to help you organize and keep all your most important financial files and documents in one place. These include critical financial documents, account information and passwords, as well as key estate planning documents such as your will, power of attorney, health care directive, and life insurance policies.

Why should I have one?

The purpose of having an "In Case of Death" binder is to offer an extra layer of support and preparation for your loved ones. Losing someone is never easy - especially when it's unexpected - and during such an emotional time, even simple decisions can feel overwhelming. Having a thoughtfully prepared file with key information about your finances, accounts, and estate wishes can provide clarity and comfort. It's a meaningful way to lighten the load for those you care about most.

What steps should I follow?

1. **Start planning.** Being as organized as possible during the process, especially at the beginning, can help. It will likely take a few hours to gather everything.
 - a. Determine how you're going to organize your binder and files. Most people keep a physical binder or folder, however, storing files digitally is an option, as well.
 - b. Create a death checklist. This will cover all the important documents and information you'll need to get. You can work off an estate-planning checklist to start building a list of key documents or reference the suggested content list below.
 - c. Make a second copy. Consider creating both a physical and digital version, so there is always a spare, if needed.

2. Put your information together.

- a. For a physical binder:
 - i. Create a table of contents at the front to list each section and use separate tabs so everything can be found easily.
 - ii. If you prefer, photocopy important documents and use the binder to note locations of the originals.
 - iii. Keep it in a discreet and secure location that you share only with those who will need it.
- b. For a digital version:
 - i. Make sure each file is clearly named. If you have a large number of files, sort types of files into individual folders with one main folder. Include a short document that explains how to navigate your system.
 - ii. Exercise caution when it comes to where you save your files. While cloud services are convenient, they may not be best for saving personal information. Consider saving your files to one or more external hard drives, making sure you share access information with those who will need it.
- c. Update information annually or after any big life events. *Tip: Create a reminder for yourself in your calendar.*

3. **Let your loved ones know.** Now that your 'In Case of Death' binder is finished, let your loved ones know that it exists. Simply inform that that, as part of your estate planning process, you've taken steps to ensure everything is ready for them when the time comes.
- a. Give access to a few trusted people. You can also provide a copy to your lawyer or financial advisor to help ensure everything is in place when needed.
 - b. Leave detailed instructions, so these people know how to access your files, especially if you're storing it electronically.

Talking about death with loved ones can feel uncomfortable. But taking the time now to organize your estate can bring peace of mind and help make a difficult time a bit more manageable for those you care about.

Suggested Content

- **Inside Cover:**
 - Business cards for all your VIP's (financial advisor, accountant/bookkeeper, lawyer, doctors, dentist, school contact information, etc.)
 - Copies of keys to vehicles, safety deposit box, etc.
 - Information regarding the whereabouts of your fireproof safe and the code (or a copy of the key)

- **Personal Information:**
 - Photocopy of your Marriage License
 - Photocopies of Driver's Licenses, Social Insurance Cards, Birth Certificates, and Passports
 - Children's Birth Certificates, Social Insurance Numbers and Immunization Records (if they are still minors)
 - Last Will and Testament
 - Personal Health Directive
 - Power of Attorney
 - Device and account passwords
 - Social media accounts and passwords
- **Financial Information:**
 - Account numbers, institution and contact name(s) for all your bank accounts, credit cards, loan documents, investment accounts, pension plans, etc.
- **Insurance Information:**
 - Health and dental insurance contract
 - "Annual Report" for life insurance policies
 - A booklet of information regarding life insurance through employer
 - A booklet of information regarding life insurance policies and health insurance plans
- **Home & Auto Information:**
 - Account numbers for all utilities and other accounts pertaining to home and auto
 - Information for your home title, purchase agreement, certificate of survey, and mortgage (include proof of payoff, if applicable)
 - Most recent Property Assessment and Taxable Valuation Report
 - Information for your home and auto insurance
 - Certificate of Registration for each vehicle
- **Business Information:**
 - Most recent articles of incorporation
 - Any buy-sell agreements including how it is to be funded
 - Contact details for any business partners/vendors
 - Contact details for key employees
 - Commercial lease/title for the business property
 - Account numbers and providers of business utilities
 - Policy numbers and providers of work insurance contracts

Helpful Links

- [Settling an Estate Guide](#)
- [Probating an Estate - Saskatchewan Courts](#)
- [Application for Probate - Saskatchewan Courts](#)
- [When the Deceased has a Last Will and Testament | Administering the Estate of Someone Who's Died | Government of Saskatchewan](#)