12 Things Your Family Needs to Know Before You're Gone

(That Aren't in Your Will)

Addressing the fear of chaos and probate

We all worry about being a burden. You've probably written your Will, and that is a vital first step. But a Will is just a formal legal instruction—it doesn't tell your family where the insurance policy is, what the Netflix password is, or which neighbour has the spare set of keys.

Real "legacy planning" isn't just about assets; it's about **clarity**.

When the time comes, your family will be grieving. The last thing you want is for them to be frantically searching for paperwork or locked out of your digital life.

This **12-Point Checklist** covers the practical, day-to-day details that a solicitor won't usually ask you for, but your family will be desperate to have.

The Digital Legacy (Don't Get Locked Out)

Part 01

In the modern world, your "digital estate" is almost as important as your physical one. If you pass away, your family cannot legally just "guess" your passwords—and if they trigger fraud alerts, they could lock accounts permanently.

1 *The "Master Key" Document*

Do not put passwords in your Will (which becomes a public document after probate). Instead, keep a physical, sealed note with your Will that lists the passcode to your phone and the login for your main computer. If they can access your device and your email, they can usually reset everything else.

2 *The Subscription Audit*

List your recurring payments (Netflix, Spotify, newspapers, gym memberships). These often drain an estate's cash for months because no one knows to cancel them.

3 *Social Media "Legacy Contacts"*

Decide now if you want your Facebook or Instagram deleted or "memorialised." You can set a "Legacy Contact" on platforms like Facebook and Apple, giving a trusted person permission to manage the account after you're gone without needing your password.

4 *The Two-Factor-Authentication Phone Problem*

Most secure accounts (banks, email) now send a text message code to your mobile to log in. Ensure your family knows not to cancel your mobile phone contract immediately. They will need your number active to receive these codes.

Part 02

The "Letter of Wishes" (Preventing Family Friction)

A Will says who gets your estate; a Letter of Wishes explains why and deals with the smaller, sentimental items. This is often where family feuds start.

5 *The "Chattels" List (Personal Items)*

Who gets the vinyl collection? The watch collection? The wedding ring? Use your Letter of Wishes to guide your executors on these sentimental items. It's not legally binding, but it gives them the moral authority to say, *"This is what Dad wanted."*

6 *Context for Big Decisions*

If you've left someone out of the Will or given different amounts to different children, explain your reasoning here gently. It can stop a disappointed beneficiary from challenging the Will later.

7 *Funeral Preferences (The Detail)*

Your Will might not be read until weeks after the funeral. Put your music choices, burial vs. cremation wishes, and the tone of the service (celebration vs. sombre) in this letter so the family knows exactly what to do immediately.

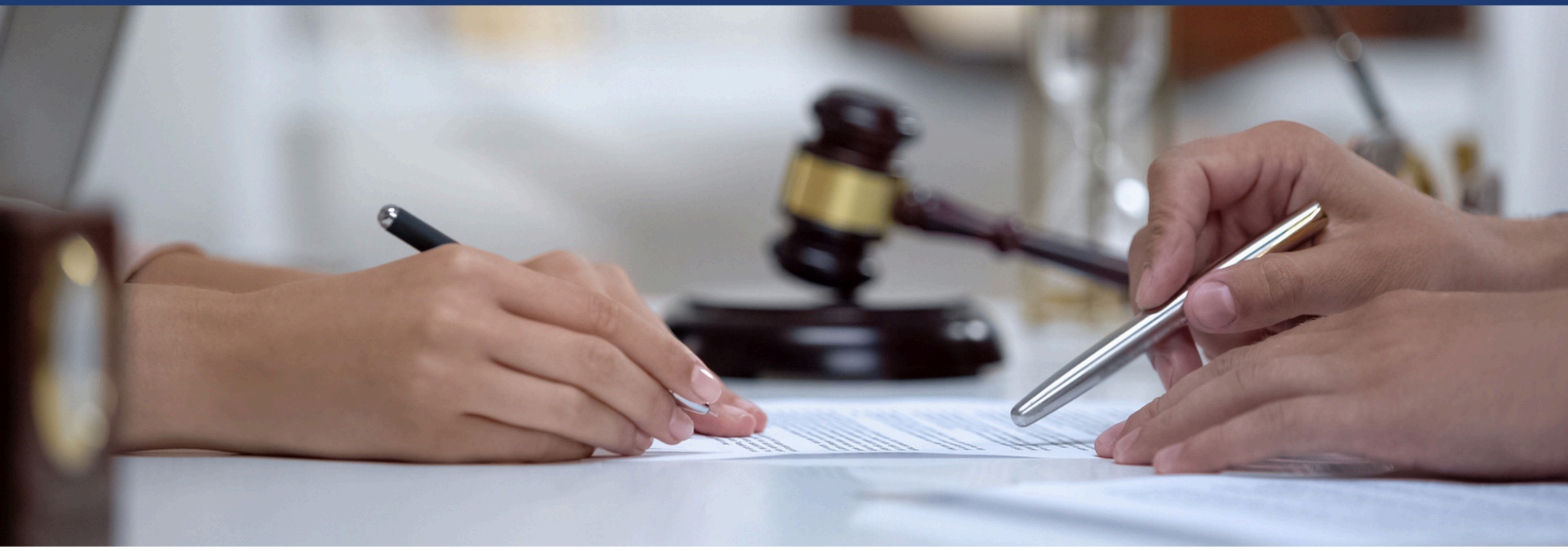
8 *Pet Provisions*

Who looks after the dog or cat in the immediate days after you pass? A Will might formalise long-term ownership, but your family needs to know the vet's name, medication schedule, and food preferences now.

Probate Shortcuts (The "Emergency Cash" Kit)

Part 03

Probate can take 6–12 months. During that time, assets are frozen. How will your family pay for the wake?



9 *The Funeral Invoice Rule*

Most UK banks will agree to pay the funeral director's invoice directly from your frozen account, even before probate is granted. Ensure your family knows this is an option so they don't panic about finding thousands of pounds upfront.

10 *The "When I'm Gone" Folder*

Create a single folder containing your Life Insurance policy numbers and Pension details.

Action

Please leave a clear instruction for your family to contact TSP Wealth / TSP Wills & Estate Planning immediately. As your financial advisers, we have the authority to manage these claims and can ensure the funds are released to them without delay.

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11 *Small Estate Limits*

Each bank has a different "probate threshold" (ranging from £15k to £50k). If you hold less than this amount in a single account, they may release it to your next of kin with just a death certificate and copy of Will. Spreading cash across different banks can sometimes give your family quicker access to liquidity.

12 *The House Manual*

The most stressful calls executors make are often to plumbers or electricians because they don't know how the house "works."

- Where is the stopcock?
- Who is the electricity provider?
- Is there a burglar alarm code?
- Where are the house insurance documents?

Download the Full Checklist

Don't leave your family guessing. We have compiled these 12 points into a simple, fill-in-the-blanks "**Stress-Free Succession**" Checklist.

It takes 20 minutes to complete but gives your family the gift of clarity when they need it most.

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