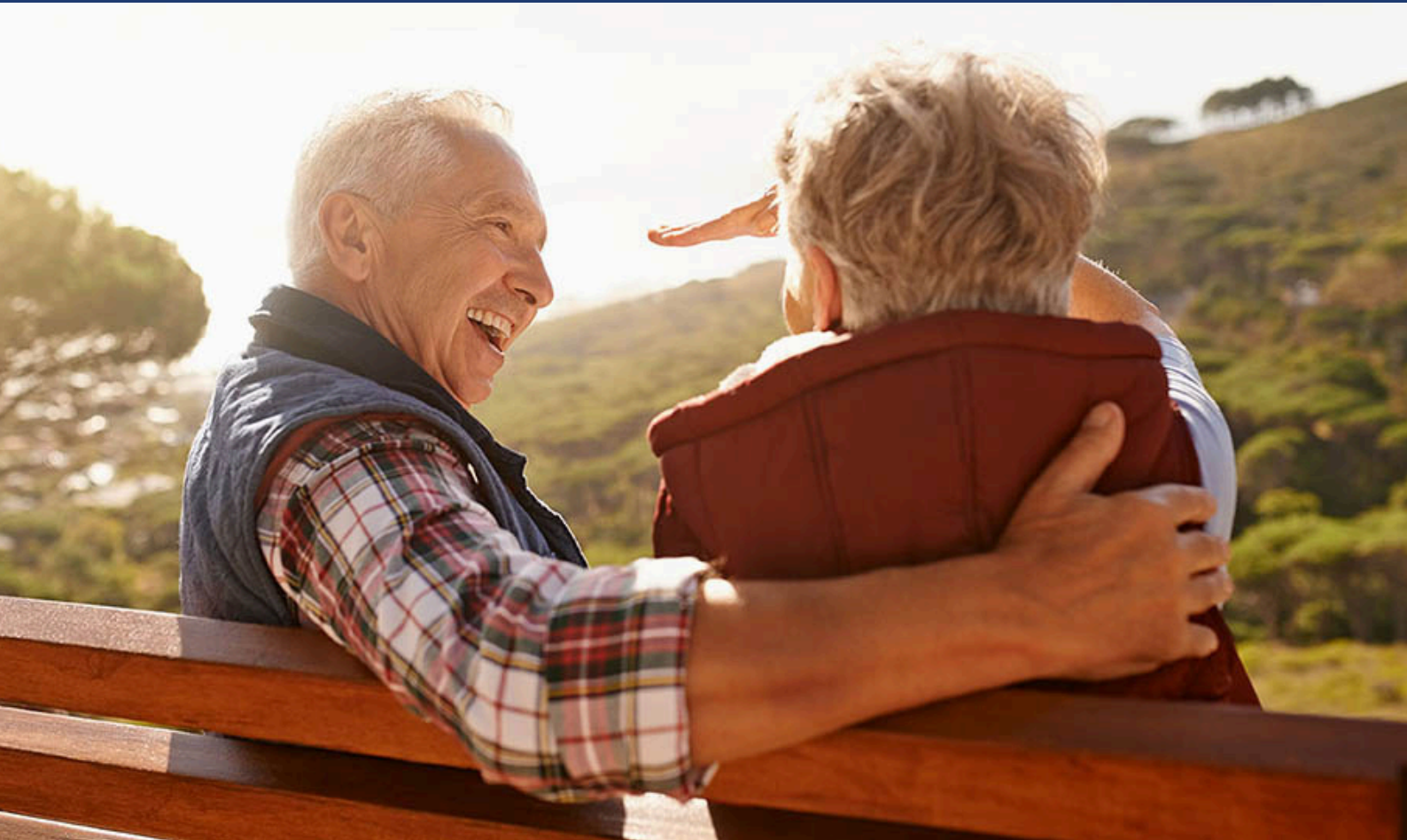


**TSP**

WILLS & ESTATE  
PLANNING



# The "Stress-Free Succession" Checklist



*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 likely written your Will, and that is a vital first step. But a Will is a formal legal instruction—it doesn't tell your family where the mains water tap 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.



*Your "digital estate" is now almost as important as your physical one. Without these steps, your family could be permanently locked out of photos, emails, and accounts.*

### 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 stored with your Will that lists:

- The passcode to unlock your mobile phone. You may need this if you have an authentication app.
- The login password for your main computer.
- The master password for your Password Manager (if you use one).



**Why this matters:** If they can access your phone and email, they can usually reset passwords for everything else.

### 2 The Subscription Audit

List your recurring payments to stop them draining the estate's cash.

- Entertainment: Netflix, Spotify, Prime, Sky/Virgin Media.
- Utilities: Mobile phone contracts, broadband.
- Memberships: Gyms, clubs, associations.



**Action:** Make a simple list of these providers so your executor knows who to call to cancel.

*Your "digital estate" is now almost as important as your physical one. Without these steps, your family could be permanently locked out of photos, emails, and accounts.*

### 3 Social Media "Legacy Contacts"

Decide now if you want your social media profiles deleted or "memorialised."

- **Facebook & Apple:** You can set a "Legacy Contact"—a trusted person who can manage your account after you are gone without needing your password.
- **Google (Gmail/Photos):** Set up the "Inactive Account Manager" to grant a loved one access to your photos and documents if your account is inactive for a set period.

### 4 The Two- Factor Authentication Phone Problem

Most secure accounts (banks, email) now use Two-Factor Authentication, sending a text code to your mobile to verify a login.



**Crucial Instruction:** Tell your family not to cancel your mobile phone contract immediately. They will need your number active to receive these codes and access your accounts.

*A Will says who gets your estate; a Letter of Wishes explains why and deals with the smaller, sentimental items that often cause the biggest arguments.*

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

Who gets the vinyl collection? The watch collection? Gold?

- Use your Letter of Wishes to guide your executors on these sentimental items.
- It is not legally binding, but it gives your executors the moral authority to say, "This is what Dad/Mum wanted."

### 6 Context for Big Decisions

If you have left someone out of the Will, or given different amounts to different children, explain your reasoning here gently.



**Why this matters:** A clear explanation in your own words can stop a disappointed beneficiary from challenging the Will later, as it shows you made the decision rationally.

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### 7 Funeral Preferences (The Detail)

Your Will might not be read until weeks after the funeral. Your family needs to know your wishes immediately.

- Burial or Cremation?
- Service Tone: A sombre religious service or a "celebration of life"?
- Music/Readings: Do you want specific songs played?
- Flowers: Family flowers only, or donations to a specific charity?

### 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 right now.

*Probate can take 6–12 months. During that time, assets are frozen. These steps ensure your family isn't left financially stranded.*

### 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.



**Action:** Ensure your family knows this is an option so they don't panic about finding thousands of pounds upfront. They just need to take the invoice and death certificate to the bank.

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

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



**Why:** These policies often pay out *outside* of the estate and usually much faster than probate, providing a vital cash lifeline.



**Important Action:** Please leave a clear instruction in this folder for your family to contact TSP Wealth 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 The "Spread Your Cash" Strategy

Banks have a "Small Estate Limit" (often around £15k–£50k) where they may release funds without probate.



The Tip: If you have emergency cash, consider spreading it across two different banking groups. This increases the chance that one of the accounts will be below the limit and accessible to your family immediately for bills.

### 12 The House Manual

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

- Mains Water Tap: Where is it? (To stop a burst pipe flood).
- Fuse Box: Where is it located?
- House Insurance: Which company is it with, and what is the policy number? (The house must remain insured while empty).
- Spare Keys: Who holds a spare set?



## »» Get Started Today

This checklist isn't about morbid thoughts; it's about peace of mind. Taking 30 minutes to organise these details is one of the kindest things you can do for the people you love.

Need help structuring your estate? Contact **TSP Wills & Estate Planning** to discuss how we can help you protect your legacy and make life easier for those you leave behind.

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