



# PROTECT HER PLANNING GUIDE

# Checklist: Prepare Now. Protect Later.

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This guide isn't about fear. It's about love, clarity, and protection – for the person who has always protected everyone else.

Use this checklist to identify risks, spark meaningful conversations, and begin documenting the answers your family will need – before life forces the issue.

## Account Access & Ownership

- Are both spouses listed on all major accounts (bank, investment, insurance)?
- Have account logins, usernames, and passwords been written down or stored securely?
- Have you created a master list of assets and institutions – financial, legal, and digital?
- Are automatic payments and bill responsibilities clearly mapped out?

## Key Contacts & Support Network

- Have both spouses met with your financial advisor, estate attorney, and CPA?
- Is there a written list of “who to call first” – including advisors, insurance agents, and family members?
- Have you discussed executor, trustee, or beneficiary roles together?

## Survivor Income Planning

- Do you have a clear plan for how income would continue for the surviving spouse?
- Have you reviewed Social Security, life insurance, and pension benefits in the event of a death?
- Have you calculated the gap between today's income and what would remain for your spouse?
- Has the surviving spouse practiced reviewing cash flow or monthly budgeting?

## Legal & Estate Documents

- Is your will up to date – and does your spouse know where it's stored?
- Are powers of attorney and advanced directives in place for both spouses?
- Are beneficiaries updated and aligned with your wishes?
- Do you have trusts or ownership structures that your spouse understands?

## Practical & Emotional Planning

- Have you walked through a “what if something happened tomorrow” scenario?
- Has your spouse ever paid the bills or logged into investment accounts independently?
- Have you had a conversation about funeral preferences, special wishes, or final messages?
- Is there a letter, video, or document in your voice that would guide and comfort them?

# WHAT TO DO WITH THIS CHECKLIST

- Anything unchecked is a conversation worth having.
- Use this guide to open—not close—planning discussions.
- Once the checklist is complete, the next step is preparing the When He's Gone Workbook — the fully detailed roadmap, designed to be rehearsed, reviewed, and followed with confidence.