



# Family Life Continuity Guide™

Practical Steps, Contacts, and Instructions for Difficult Times

Prepared for: \_\_\_\_\_

Prepared by: \_\_\_\_\_

Date Created: \_\_\_\_\_

Revised on: \_\_\_\_\_

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# Emergency Checklist (At a Glance)

CHECK ONCE COMPLETED:	Immediate Actions to Take
<input type="checkbox"/>	Contact immediate family and close friends
<input type="checkbox"/>	Locate the original Will and Trust documents
<input type="checkbox"/>	Notify the executor and legal counsel
<input type="checkbox"/>	Secure the residence and valuable property
<input type="checkbox"/>	Arrange for care of dependents or pets
<input type="checkbox"/>	Contact the funeral home or memorial service provider
<input type="checkbox"/>	Obtain multiple copies of the death certificate (10-15 recommended) For Insurance claims and so on.
<input type="checkbox"/>	OTHER:

Notes:

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# Document Locator

Document	Location / Notes
Will / Trust	
Power of Attorney	
Master Password / Location	
Crypto Cold Storage Wallets	
Birth / Marriage Certificates	
Social Security Cards	
Property Deeds	
Vehicle Titles	
Tax Returns (Last 3 Years)	
Military Discharge (DD-214)	
Safe Deposit Box Key	
OTHER	







# Monthly Household Stability

Monthly Bill	Due Date	Payment Method	Billing Structure
Mortgage / Rent			
Electricity / Gas			
Water / Trash			
Phone / Internet			
Insurance (Home/Auto)			
Subscriptions to keep (Netflix, Home security, etc.)			
Subscriptions to Cancel			
OTHER			

Notes:

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# What Continues / What Pauses

Service / Subscription	Continue?	Action Required
Home Security	<input checked="" type="checkbox"/>	Keep active for safety
Lawn Care / Cleaning	<input type="checkbox"/>	Cancel or reduce frequency
Professional Memberships	<input type="checkbox"/>	Notify and cancel
Streaming Services	<input type="checkbox"/>	Cancel non-essential
Newspaper / Magazines	<input type="checkbox"/>	Stop delivery
Automated Transfers	<input type="checkbox"/>	Review and pause
OTHER	<input type="checkbox"/>	

Notes:

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# LEGACY LETTER WORKBOOK TEMPLATE

How do you write a Legacy Letter to Your Spouse and Children?

## ***Why would this be important?***

A legacy letter is not a legal document. It is a human document.

Its purpose is to pass down:

- Wisdom
- Perspective
- Values
- Guidance
- Encouragement
- Context around financial decisions
- Love

Many families transfer money but fail to transfer thinking.

A legacy letter helps ensure that wealth and wisdom move together.

# How to Create a Legacy Letter to Your Spouse

**Recommended Structure: A legacy letter to your spouse should include the following sections.**

## **Opening Message**

Acknowledge the emotional moment. Express love and gratitude. Reinforce that they are not alone.

## **Affirmation of Their Strength**

Remind them of their capabilities. Express confidence in their leadership going forward. Indicate anything specific you can think of where they showed strength and capability that they can use to recall and draw strength from in times of need.

## **Overview of the Financial Vision**

Explain the purpose behind the structures you created.

Examples of structures could be: Life Insurance, Trusts, Corporate structures (Holding company etc), Investments, Rental properties, Family banking strategies.

The goal is clarity and reassurance, not technical overwhelm. Why do you have these. How should we treat them. How important are they going forward etc.

## **Guidance on Advisors and Support**

Encourage them to seek help and collaborate with trusted advisors. Include reminders such as:

- Ask questions
- Take time before making big decisions
- Work with people who align with family values
- This should include your accounting person, Insurance advisor, Investment Advisor and your attorney who helped with your will.

## **Guidance on Protecting the Family System**

Discuss:

- Protecting family wealth
- Teaching children stewardship
- Avoiding impulsive financial decisions

## **Vision for the Future**

Describe what you hope their life looks like: Peace, Stability, Family connection, Purpose, Continued growth.

## **Closing Message of Love**

End with warmth, encouragement, and reassurance.

# How to Create a Legacy Letter to Your Children

**Recommended Structure: A legacy letter to children should include the following sections.**

## **1. Opening Message**

- Express love and connection.
- Acknowledge the significance of the moment.

## **2. What They Are Really Inheriting**

Explain that inheritance includes:

- Values
- Thinking
- Responsibility
- Systems

## **3. Philosophy About Work, Value, and Money**

Share your beliefs about:

- Creating value
- Responsibility
- Problem solving
- Long-term thinking

## **4. Guidance About Failure and Growth**

Encourage resilience, learning, and perseverance.

## **5. Wisdom About Relationships and Integrity**

Discuss character, reputation, and decision-making.

## **6. Guidance About Stewardship of Wealth**

Explain that money should be used wisely and responsibly.

## **7. Closing Encouragement**

End with belief in them and encouragement for their future.



## Legacy Letter to My Spouse

### Page 1 of 2

My love,

If you are reading this letter, it means life has taken a turn neither of us would have chosen. I wish I could be sitting beside you as you read this, but since I cannot, I want you to hear my voice through these words.

First, and most importantly, I want you to know how deeply grateful I am for the life we shared together. The years we spent building our family, raising our children, navigating challenges, celebrating victories, and growing alongside one another were the greatest gift of my life.

You were never just my partner in marriage. You were my partner in building a life. Because of that, I have complete confidence in you and in the strength that you carry within you. You may not always feel ready for everything that lies ahead, but I want you to remember something important: you are far more capable than you realize. The same wisdom, resilience, and love that helped build our family will guide you forward.

Over the years, we made many decisions about money, protection, and long-term planning. These decisions were never about numbers on a page. They were about creating stability, freedom, and opportunity for you and for our children.

The financial structures we put in place — whether they involve insurance, savings, investments, or other tools — were designed with a single purpose in mind: to provide you with options, security, and flexibility.

There is no pressure to make perfect decisions quickly. Take your time. Seek guidance when you need it. Surround yourself with people who respect you, listen to you, and understand the values that shaped our family.

You do not have to figure everything out alone.

Trusted advisors, family members, and professionals can help walk through the details of financial decisions when the time is right. The most important thing is to remain thoughtful and patient, avoiding rushed decisions during emotional moments.



## Page 2 of 2 - Continued

One of the things that mattered most to me was ensuring that our children grew up understanding responsibility, stewardship, and the importance of contributing value to the world. Money can provide opportunities, but character is what determines how those opportunities are used.

I trust you completely to continue guiding them with the same wisdom and love that you always have.

Encourage them to learn, to grow, to work hard, and to develop the ability to solve meaningful problems in the world. Teach them that true wealth is not just measured in dollars but also in relationships, contribution, and personal integrity.

My greatest hope for you is not that you simply manage what we built. My hope is that you continue living a life that brings you fulfillment, joy, and purpose.

Travel if you want to travel.

Create if you want to create.

Spend time with the people you love.

Life is meant to be lived, not simply managed.

Above all, remember that you are deeply loved, and that the life we built together will continue through the people and values that remain.

Thank you for the years we shared, the memories we created, and the love you gave so freely.

Always and forever,

With love.



## Page 1 of 2

My dear children,

If you are reading this letter, it means that I am no longer physically present in your life. Even though that may be difficult, I want you to know something very important: the love I have for you does not disappear simply because time moves forward.

You carry a part of me with you in the way you think, the choices you make, and the values that shape your life.

More than anything else, I hope you understand that what you inherit from me is not simply money or possessions. The most meaningful inheritance I can give you is the set of ideas, principles, and beliefs that guided my life.

Money comes and goes. Values endure.

Throughout your life, you will discover that the world rewards people who solve problems and create value for others. Every business, invention, and service that improves the world began as an idea inside someone's mind.

Someone noticed a problem.

Someone imagined a better solution.

Someone had the courage to pursue that idea.

Your ability to see problems clearly, think creatively, and build solutions will shape the opportunities that come your way.

Success is rarely the result of luck alone. What many people call luck is often the result of preparation, learning, persistence, and timing. When you consistently develop your skills and remain open to opportunity, fortunate circumstances begin to appear more often.

In other words, the more prepared you are, the "luckier" you tend to become.

You will also experience failure at some point in your life. Everyone does. Failure is not something to fear or avoid at all costs. Instead, it should be viewed as a teacher.

Every setback contains information.

If something does not work out, ask yourself what the experience can teach you. What assumptions were incorrect? What could be improved next time? Growth often comes from the lessons learned during difficult moments. Resilience and curiosity will take you much further than perfection ever could.



## Page 2 of 2

Another important lesson I hope you remember is that wealth is not simply about accumulating money. True wealth includes many forms: meaningful relationships, personal integrity, intellectual curiosity, and the ability to contribute something positive to the world.

Money can provide opportunities, security, and flexibility, but it should never become the only measure of success.

Use financial resources wisely. Save thoughtfully. Invest carefully. And always remember that money is most powerful when it is used as a tool to build a better future.

The choices you make in your relationships will also shape your life in profound ways. Choose friends, partners, and mentors who encourage growth, honesty, and kindness. Surround yourself with people who challenge you to become the best version of yourself.

### **Character matters.**

Your reputation will follow you throughout your life, and it is built slowly through consistent actions. Treat people fairly, keep your word, and act with integrity even when it would be easier not to.

Finally, I want you to know that I believe deeply in your ability to create a meaningful and fulfilling life. You are capable of far more than you may sometimes believe.

Stay curious.

Keep learning.

Work hard.

Take thoughtful risks.

And never stop striving to improve yourself and the world around you.

One day, you may find yourself writing a letter like this to the next generation. When that moment comes, I hope you will pass along not only the resources you have accumulated but also the wisdom and values that helped you build them.

That is how families create true legacies.

No matter where life takes you, remember that you are loved, you are capable, and your future remains full of possibility.

With love always,

Mom / Dad

# Create Your Own Legacy Letter

The hard part is getting started. Often we do not know where to begin or what questions to ask to extract the critical thinking and important information within us. In the area of legacy and our own mortality we often get stalled and the process never even begins.

Therefore we have created a tool to help our clients get this critical process not just started but into a reality. Using this guided process you will build an excellent version 1 of these legacy letters for your spouse, children and one that can be provided to your attorney. These letters are customized to you based on extracting your own thinking.

The process takes about 20-40 minutes. Simply scan the QR code to begin.

## Before I Pass™ Family Legacy Document Builder



PRO TIP: click on the customGPT name at the top of your computer or mobile device. Make sure you are signed into your account or have the app on your mobile. Select the "Add or Pin to sidebar" option to save this GPT tool into your sidebar for future reference.

# APPENDIX – FAMILY LEADERSHIP RESOURCE GUIDE



## Long-Range Planning for Canadian and U.S. Families

*Family leadership means reducing confusion before it happens. The resources below help organize digital access, understand estate basics, navigate funeral decisions, and prepare your family for clarity during difficult times. Review annually during your Family Banking Meeting.*

CANADA: The following resources apply to Canadian families and align with provincial and federal systems.

### **DIGITAL LEGACY TOOLS**

Password Managers with Emergency Access

1Password – <https://1password.com>

Proton Pass – <https://proton.me/pass>

Keeper Security – <https://www.keepersecurity.com>

### **Digital Estate Planning Overview**

Willful (Canada) – <https://www.willful.co/learn/digital-estate-planning-canada/>

### **SOCIAL MEDIA & ONLINE ACCOUNT MANAGEMENT**

Facebook Legacy Contact: <https://www.facebook.com/help/1568013990080948>

Google Inactive Account Manager: <https://myaccount.google.com/inactive>

### **ESTATE PLANNING EDUCATION (CANADA)**

Government of Canada – Estates & Wills:

- <https://www.canada.ca/en/services/life-events/death/estates-wills.html>

Steps to Justice – Wills & Powers of Attorney:

- <https://stepstojustice.ca/legal-topic/wills-and-powers-of-attorney/>

Ontario Estate Planning Guide:

- <https://www.ontario.ca/page/estate-planning-and-wills>

To locate your provincial law society's public estate guide, search:  
"[Your Province] Law Society Estate Planning Guide"

# APPENDIX – FAMILY LEADERSHIP RESOURCE GUIDE



## **FUNERAL PLANNING & COST TRANSPARENCY**

Funeral Service Association of Canada

<https://funeralcanada.ca>

## **Memorial Societies & Funeral Co-ops in Canada**

[https://www.coopmemorial.org/uploads/1/0/2/5/10254188/memorial\\_societies\\_\\_\\_funeral\\_co-ops\\_in\\_canada.pdf](https://www.coopmemorial.org/uploads/1/0/2/5/10254188/memorial_societies___funeral_co-ops_in_canada.pdf)

## **Government of Canada – What To Do When Someone Dies**

<https://www.canada.ca/en/services/life-events/death.html>

## **HOSPICE & END-OF-LIFE EDUCATION**

Canadian Hospice Palliative Care Association

<https://www.chpca.ca>

To locate provincial hospice services, search:  
"[Your Province] Hospice Palliative Care Association"



# APPENDIX – FAMILY LEADERSHIP RESOURCE GUIDE

## **UNITED STATES**

The following resources apply to U.S. families and align with federal and state systems.

### **DIGITAL LEGACY TOOLS**

- Password Managers with Emergency Access
- 1Password – <https://1password.com>
- Proton Pass – <https://proton.me/pass>
- Keeper Security – <https://www.keepersecurity.com>

### **Digital Estate Planning Overview**

- Everplans – <https://www.everplans.com/articles/digital-estate-planning>

### **SOCIAL MEDIA & ONLINE ACCOUNT MANAGEMENT**

- Facebook Legacy Contact: <https://www.facebook.com/help/1568013990080948>
- Google Inactive Account Manager: <https://myaccount.google.com/inactive>

### **ESTATE PLANNING EDUCATION (U.S.)**

- American Bar Association – Estate Planning Resources  
[https://www.americanbar.org/groups/real\\_property\\_trust\\_estate/resources/estate\\_planning/](https://www.americanbar.org/groups/real_property_trust_estate/resources/estate_planning/)

### **USA.gov – Death of a Loved One**

- <https://www.usa.gov/death-of-a-loved-one>

To locate your state's estate planning guide, search:  
"[Your State] Bar Association Estate Planning Guide"

### **FUNERAL PLANNING & COST TRANSPARENCY**

- Federal Trade Commission – Funeral Rule & Pricing  
<https://consumer.ftc.gov/articles/funeral-costs-pricing-checklist>
- Funeral Consumers Alliance  
<https://funerals.org>

### **HOSPICE & END-OF-LIFE EDUCATION**

- National Hospice and Palliative Care Organization  
<https://www.nhpc.org>
- Hospice Foundation of America  
<https://hospicefoundation.org>

# Digital Executor Checklist

When someone passes away, an executor should review digital accounts to determine if they should be: **Closed, Memorialized, Transferred, Archived, Cancelled, or Secured.**

**Priority:** Email accounts should be secured first as they are the gateway to most other services.

Category	Examples	Action Required
1. Email Accounts	Gmail, Google Workspace, Outlook.com, Microsoft 365, Hotmail, Yahoo Mail, Apple iCloud Mail, ProtonMail, Zoho Mail, GMX Mail, Fastmail, AOL Mail, ISP email (Telus, Shaw, Comcast, Verizon, Rogers, Bell), Custom domain email hosting	
2. Social Media	Facebook, Instagram, X (Twitter), LinkedIn, TikTok, Snapchat, Pinterest, Threads, Reddit, Tumblr, Discord, Clubhouse, Mastodon, BeReal, WhatsApp, Telegram, Signal, Facebook Messenger, WeChat, Line, Viber	
3. Professional / Creator	YouTube, Vimeo, Twitch, SoundCloud, Spotify for Podcasters, Apple Podcasts Connect, Buzzsprout, Libsyn, Podbean, Patreon, Locals, Substack, Medium, Ghost, Blogger, WordPress, Squarespace, Wix, Webflow	
4. Domain & Infrastructure	GoDaddy, Namecheap, Google Domains, Cloudflare, Bluehost, HostGator, SiteGround, DreamHost, WP Engine, DigitalOcean, AWS, Netlify, Vercel	
5. Cloud Storage & Backup	Google Drive, Dropbox, Microsoft OneDrive, Apple iCloud, Box.com, Mega.nz, Sync.com, pCloud, Backblaze, iDrive	



# Digital Executor Checklist (Cont.)

Category	Examples	Action Required
6. Password Managers	LastPass, 1Password, Bitwarden, Dashlane, Keeper, NordPass, RoboForm, Google Password Manager, Apple Keychain, Authy, Google Authenticator, Microsoft Authenticator	
7. Financial & Payments	PayPal, Wise, Stripe, Square, Venmo, Cash App, Apple Pay, Google Pay, Samsung Pay, Zelle, Revolut	
8. Crypto & Digital Assets	Coinbase, Kraken, Binance, Gemini, Crypto.com, Bitstamp, KuCoin, Blockchain.com, Ledger, Trezor, MetaMask, Trust Wallet, Phantom, Exodus, OpenSea	
9. Investment & Trading	Wealthsimple, Robinhood, Fidelity, Charles Schwab, TD Ameritrade, E-Trade, Interactive Brokers, Vanguard, Questrade, Public.com, M1 Finance	
10. Entertainment Streaming	Netflix, Disney+, Amazon Prime Video, Apple TV+, Hulu, HBO Max, Paramount+, Peacock, Discovery+, Crunchyroll, Spotify, Apple Music, YouTube Music, Amazon Music, Tidal, Deezer, Pandora, Audible, Scribd, Blinkist, NYT, WSJ, WashPost, FT, Economist, Substack, Patreon, Locals	

# Digital Executor Checklist (Cont.)

Category	Examples	Action Required
11. Software & SaaS Platforms	Microsoft 365, Google Workspace, Adobe Creative Cloud, Canva, Notion, Evernote, Obsidian Sync, Slack, Zoom, Dropbox Pro, Grammarly, Figma, Trello, Asana, Monday.com, Airtable, ClickUp, Basecamp, Miro, Loom, Calendly, Zapier, Make, Mailchimp, ConvertKit, HubSpot, Salesforce, Kajabi, Teachable, Thinkific, Gumroad	
12. Shopping & E-Commerce	Amazon, eBay, Etsy, Shopify, Walmart, Best Buy, Costco, Target, Wayfair, AliExpress, Temu, Newegg, Home Depot, Lowe's	
13. Travel & Transport	Airbnb, Vrbo, Expedia, Booking.com, Hotels.com, Kayak, Uber, Lyft, Turo, Airline loyalty programs, Hotel rewards programs	
14. Food Delivery & Grocery	DoorDash, Uber Eats, SkipTheDishes, Grubhub, Instacart	
15. Health & Fitness	Apple Health, Fitbit, Garmin Connect, Strava, MyFitnessPal, Peloton, WHOOP, Oura Ring, Calm, Headspace, Noom, Nike Training Club	

# Digital Executor Checklist (Cont.)

Category	Examples	Action Required
16. Dating Platforms	Tinder, Bumble, Hinge, Match.com, eHarmony, Plenty of Fish, OkCupid, E-Harmony	
17. Gaming Accounts	Steam, Xbox Live, PlayStation Network, Nintendo Online, Epic Games, Blizzard, Roblox, Minecraft, EA Games, Riot Games	
18. Photo & Memory	Google Photos, Apple Photos, Flickr, SmugMug, Shutterfly, Amazon Photos, Photobucket, Snapfish	
19. Online Education	Coursera, Udemy, MasterClass, LinkedIn Learning, Skillshare, Khan Academy, edX, Brilliant.org	
20. Security & Privacy	NordVPN, ExpressVPN, Surfshark, ProtonVPN, PIA, Norton, McAfee, Bitdefender, Kaspersky, Avast, Malwarebytes, LifeLock, Aura, Identity Guard, Carbonite, Backblaze, Acronis	