How to Create a Death Binder

A Gift to Your Loved Ones



Hospicare

What Is a Death Binder? (and Why It Matters)



Whether you call it a next-of-kin box, a death binder, a legacy box, or something else, this collection of everything someone will need to handle your affairs becomes a lifeline in a stressful, uncertain, and emotional time.

A death binder is a simple way to give your loved ones peace of mind. It's a collection of important documents—things like health care wishes, financial information, and legal papers—all kept in one safe place.

But more than that, it's a gift. When the time comes, your family won't have to search for paperwork or wonder what you would have wanted. Instead, they'll have clear guidance, and the freedom to focus on what truly matters: being with you as your health declines, remembering you when you are gone, and supporting one another.

Creating a death binder may feel like a big task, but it doesn't need to be overwhelming. This guide will walk you through it step by step, so you can build something meaningful at your own pace.



First Steps

Before you begin gathering documents, take a moment to think about what matters most to you. Your binder isn't just a place to store paperwork—it's a place to share your values, your wishes, and the legacy you want to leave for the people you love.

Ask yourself:

- Who do I want by my side if I become seriously ill?
- What kind of medical or life-sustaining care do I want, or not want?
- Who are the family and friends who will be most impacted by my death?
- What traditions, memories, or stories do I want my family to carry forward?

Starting here will make the process feel less like a checklist and more like a reflection of your life and what's important to you.

Reminder: Your binder can be as simple or detailed as you'd like. Start with the information provided here, and then customize it to fit your needs, and the needs of your loved ones after you've gone.



How to Build Your Death Binder

Step 1: Choose a Home for Your Binder

Pick a sturdy three-ring binder or accordion folder. Make sure it has dividers or tabs so you can organize documents into sections. Some people prefer a digital version, but a physical binder can be easier for loved ones to access quickly.



Step 2: Gather Essential Documents

Your binder should include the most important information your loved ones may need. Common sections are:

- Health Care Documents: Advance directives, MOLST form (if needed), health care proxy.
- Legal Documents: Will, power of attorney, trusts.
- Financial Information: Bank accounts, insurance policies, retirement accounts.
- Personal Information: Birth certificate, marriage license, Social Security card.
- Practical Details: House deeds, car titles, online account logins.

(**Tip:** You don't need to gather everything in one sitting. Start with what you have on hand, and add more over time.)

Step 3: Add Personal Touches

Your death binder doesn't have to be just paperwork. Many people include:

- A family tree.
- Favorite recipes, stories, or traditions.
- A "legacy letter" to loved ones.
- Special notes about funeral or memorial wishes.

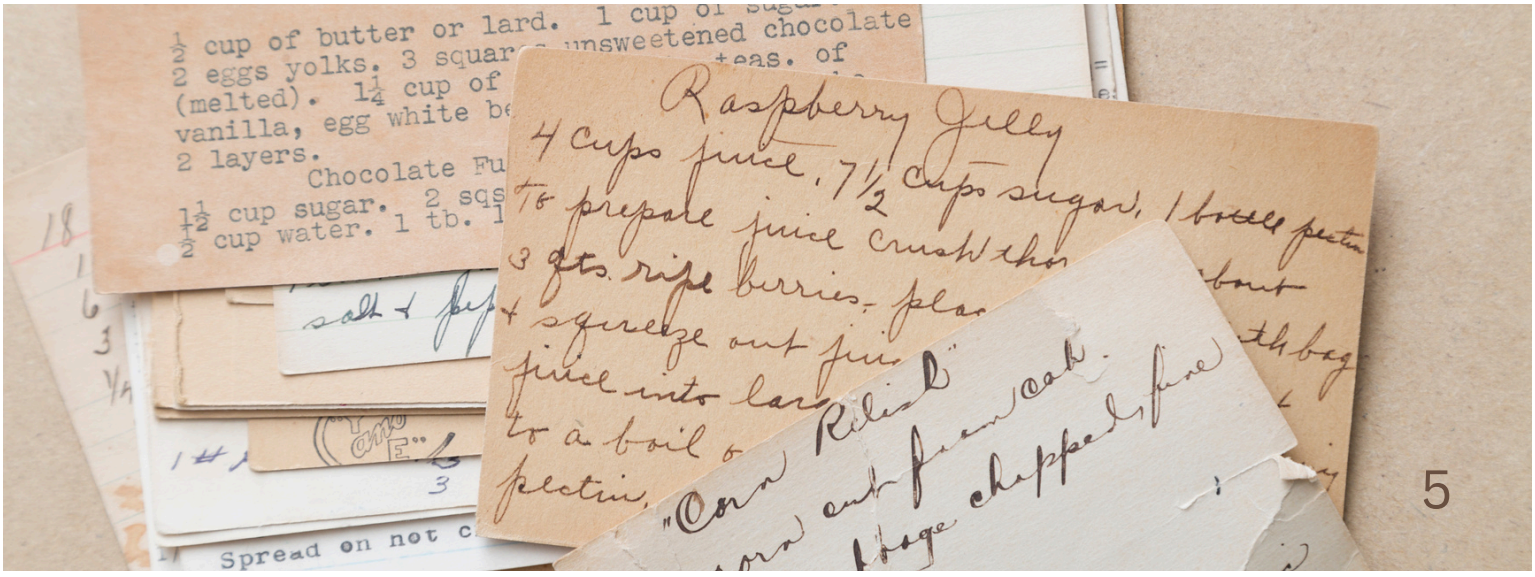
These touches turn your binder into a reflection of your life and values, rather than just a collection of documents.

Step 4: Keep It Safe (and Share Its Location)

Once your binder is complete, store it in a safe but accessible place, such as a drawer in your desk, or even better, a fireproof box. Most importantly, let your loved ones know where it is and what's inside. A binder is only useful if people can find it when they need it.

Step 5: Update as Life Changes

Check your binder once a year and update it whenever there's a major change in your health, finances, or family. Some people set a reminder to update it every year on their birthday or on another easy-to-remember date.



Why Make a Binder?



For Your Loved Ones

When the time comes, your family and friends will already be carrying the weight of grief. A death binder lightens that load by removing uncertainty and stress. Instead of scrambling to find documents or make difficult decisions on their own, your loved ones will:

- Know your wishes, clearly and in your own words.
- Have easy access to the documents and information they'll need.
- Be free to spend time together, rather than buried in paperwork.
- Feel confident and reassured that they're honoring your choices.

Think of it as a way of saying: "I've taken care of the details, so you can take care of each other."

For You

A death binder isn't just for others; it's for you, too. Taking time to gather your information and write down your wishes can be an empowering, even healing process. By creating a binder, you give yourself the chance to:

- Reflect on what matters most in your life and care.
- Make decisions ahead of time, so they aren't made in a crisis.
- Spark meaningful conversations with loved ones about your values, traditions, and legacy.
- Find peace of mind knowing your affairs are in order.



Legacy Letters

Your death binder is a practical tool, but it can also be a final way to share your story.

A legacy letter is a letter written to loved ones and shared either before or after your death. It's a personal statement that provides the opportunity to reflect on your experiences, values, and hopes.

Some people choose to write one letter to their entire family; others write individual notes for children, grandchildren, or close friends. They often include favorite memories, sayings, or expressions of gratitude.

If you're not much of a writer, you could also record a video or voice recording for your family, or work with a partner to capture your thoughts in the way you'd like. They could ask questions and record your responses, or help you gather and organize your already-written pieces.

At Hospicare, we have volunteers trained in helping our patients create legacy letters for their families, leading them through a series of prompts that make it easier for them to leave their story for their loved ones.



One Final Step: Talking with Loved Ones

A binder provides clarity, but talking with loved ones ensures your wishes are truly understood. These conversations bring both relief and a sense of closeness.

Here are a few ways to start:

- Ideally, start this conversation when things are good, before major health concerns arise. It's easier to begin a conversation with, "Hey, everything is fine, but I wanted to plan ahead."
- Choose a quiet, comfortable moment without distractions. Don't pick a time when people are distracted, tired, or otherwise not able to give their full attention to the conversation.
- Be open: "I've been working on a binder with my important information, and I want to share it with you."
- Invite questions: "Do you feel comfortable with what I've included? Is there anything else you'd want to know?"

Essential Documents Explained



State of New York

NEW YORK HEALTH CARE PROXY

1. DESIGNATION OF AGENT. I, _____ hereby appoint the following individual as my health care agent to make any and all health care decisions for me, except to the extent that I state otherwise:

Agent's Full Name

Agent's Address

City State Zip Code

Agent's Home phone Agent's Work Phone

2. ALTERNATE AGENT. If the person I appoint is unable, unwilling or unavailable to act as my health care agent, I hereby appoint the following individual as my alternate health care agent to make any and all health care decisions for me, except to the extent that I state otherwise:

Alternate Agent's Full Name

Alternate Agent's Address

City State Zip Code

Alternate Agent's Home phone Alternate Agent's Work Phone

3. WHEN AGENT'S AUTHORITY BECOMES EFFECTIVE. This Health Care Proxy shall take effect in the event I become unable to make my own health care decisions.

4. AGENT'S AUTHORITY. (Check one)

☐ Agent's authority is NOT limited. I direct my health care agent to make health care decisions in accordance with my wishes and instructions as otherwise known to him or her. I also direct my health care agent to abide by any limitations on his or her authority as otherwise known to him or her.

A **Health Care Proxy** is a legal document that designates a person who will make health care decisions in the event you are unable to make them yourself. Your health care proxy only makes decisions when you no longer can.

Because it is difficult to know all the choices that will need to be made, it is important to appoint someone you trust and who knows your core values.

Provide a copy to your proxy, doctor, attorney, and close family members.

A **Medical Orders for Life-Sustaining Treatment (MOLST)** form outlines your wishes for the end of life in the event you cannot make this decision yourself. It's completed with your physician.

If you do not have a Health Care Proxy, this document will guide medical decisions. However, it isn't a substitute for having a proxy; getting a proxy in place should be a priority.

If you do have a Health Care Proxy, this document can guide their choices on your behalf.



NEW YORK STATE DEPARTMENT OF HEALTH

Medical Orders for Life-Sustaining Treatment (MOLST)

THE PATIENT KEEPS THE ORIGINAL MOLST FORM DURING TRAVEL TO DIFFERENT CARE SETTINGS. THE PHYSICIAN KEEPS A COPY.

Last Name, First Name, Middle Initial, of Patient

Address

City/Town/Zip Code

Date of Birth (MM/DD/YYYY) ☐ Male ☐ Female MOLST Number (Check if NOT an MOLST Form)

Do-Not-Resuscitate (DNR) and Other Life-Sustaining Treatment (LST)

This is a medical order form that tells others the patient's wishes for life-sustaining treatment. A health care professional must complete or change the MOLST form, based on the patient's current medical condition, values, wishes and MOLST instructions. If the patient is unable to make medical decisions, the orders should reflect patient wishes, as best understood by the health care agent or surrogate. A physician must sign the MOLST form. All health care professionals must follow these medical orders, as the patient moves from one location to another, unless a physician examines the patient, reviews the orders and changes them.

MOLST is generally for patients with serious health conditions. The patient or other decision maker should work with the physician and consider asking the physician to fill out a MOLST form if the patient:

- Wants to avoid or receive any or all life-sustaining treatment;
- Resides in a long-term care facility or requires long-term care services;
- Might die within the next year.

If the patient has a developmental disability and does not have ability to decide, the doctor must follow special procedures and attach the appropriate legal requirements checklist.

SECTION A Resuscitation Instructions When the Patient Has No Pulse and/or Is Not Breathing

Check one:

☐ CPR Order: Attempt Cardio-Pulmonary Resuscitation

CPR involves artificial breathing and forceful pressure on the chest to try to restart the heart. It usually involves electric shock (defibrillation) and a plastic tube down the throat into the windpipe to assist breathing (intubation). It means that all medical treatments will be done to prolong life when the heart stops or breathing stops, including being placed on a breathing machine and being transferred to the hospital.

☐ DNR Order: Do Not Attempt Resuscitation (Allow Natural Death)

This means do not (say) CPR, as defined above, to make the heart or breathing start again if either stops.

SECTION B Consent for Resuscitation Instructions (Section A)

The patient can make a decision about resuscitation if he or she has the ability to decide about resuscitation. If the patient does NOT have the ability to decide about resuscitation and has a health care proxy, the health care agent makes this decision. If there is no health care proxy another person will decide, chosen from a list based on NYS Law.

Signature ☐ Check if verbal consent (Leave signature line blank) Date/Time

Print Name of Decision Maker

Print First Middle Name Print Second Middle Name

Who made the decision? ☐ Patient ☐ Health Care Agent ☐ Public Health Law Surrogate ☐ Mother's Parent/Guardian ☐ §2994-b Surrogate

SECTION C Physician Signature for Sections A and B

Physician Signature Print Physician Name Date/Time

Physician License Number Physician Phone Number & Address

SECTION D Advance Directives

Check all advance directives known to have been completed:

☐ Health Care Proxy ☐ Living Will ☐ Organ Donation ☐ Documentation of Oral Advance Directive

DOH-5082 (6/10) Page 1 of 4 NOTE: Patients disclosure of MOLST to other health care professionals & electronic registry as necessary for treatment.

Legal Document Explanations:

NOTE: This section provides general information, NOT legal advice. Please consult your lawyer to determine your individual needs.

Durable Power of Attorney- A Durable Power of Attorney names someone to make financial decisions when you can no longer do so. If finances are complicated or there are exceptions to the use of your money, this document can be drawn up by a lawyer.

You can get this through your state government's website, through online legal services providers, or by consulting with an attorney (recommended).

A Will - A will indicates how your assets and estate will be distributed upon death. The person you name within your will as the executor is responsible for ensuring your wishes are met. Your will may also specify arrangements for care of minors, gifts to loved ones or favorite charities, and funeral and/or burial arrangements.

You can create your will through online services, like **FreeWill** or with an estate lawyer.

A Living Trust - A living trust "owns" the property (home, bank account, investment portfolio, etc.) you put into it, and provides instructions about how you would like that property passed on after you die. Your trustee, the person you nominate to manage the trust, will be responsible for making sure your wishes are carried out.

Unlike assets in a will, trusts don't go through probate, so the assets are directly transferred to beneficiaries based on the terms of your trust.

If you have a fairly straightforward estate, you likely have the option to create a living trust online. If your estate is more complicated, working with an estate planning attorney may be your best option.

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DEATH BINDER CHECKLISTS

Print these pages to build your own binder.

Pages 12 to 15 are quick checklists. Pages 16 to 18 are a longer inventory where you record where each document is kept, using the letter codes at the top of page 16. Use whichever fits you, or both.

The inventory asks for details like Social Security numbers and passwords. You do not have to write them down. Many people record only the last four digits and keep passwords in a password manager or a sealed envelope, then note where to find them. Whatever you choose, keep your binder somewhere locked.

Leaving a Paper Trail

Gather important information and documents that you want to be readily available in case of natural disaster, medical emergency, or death.

- [ ] Medical Documents (see next page for full list)
- [ ] Bank account numbers, both checking and savings
- [ ] Insurance policies , veterans benefits, memberships, etc.
- [ ] Investment account details
- [ ] Safe deposit box keys
- [ ] Social Security card and other identification like birth certificates and passports
- [ ] Utility and other monthly billing information
- [ ] Mortgage, deed, or lease for your home or residence
- [ ] Vehicle title
- [ ] Internet account numbers and passwords, including subscriptions and email accounts
- [ ] Important phone numbers for family members, your lawyer, doctor, and financial planner, pastor or priest, and your preferred funeral home.

Important Medical Documents

- [ ] Health insurance policies
- [ ] List of physicians, including telephone numbers
- [ ] List of any health diagnoses
- [ ] List of allergies
- [ ] List of medical procedures, with dates
- [ ] List of surgical history, with dates
- [ ] List of family medical history
- [ ] Health care proxy form
- [ ] MOLST form (medical orders for life-sustaining treatment) *if needed
- [ ] Five Wishes or similar document

Important Legal Documents

- [ ] Wills and Trusts
- [ ] Birth certificates
- [ ] Adoption records
- [ ] Business ownership records
- [ ] Divorce/separation records
- [ ] Copy of driver's license
- [ ] Employment records
- [ ] Marriage certificate
- [ ] Military service documents
- [ ] Passport, citizenship, and/or immigration registration documents
- [ ] Social security card(s)

Burial Plans and Final Preparations

- [ ] Funeral home information
- [ ] Burial/cremation information
- [ ] Deed for cemetery plot
- [ ] Memorial/funeral service wishes (favorite reading or song)
- [ ] Obituary ideas or draft

Other Areas to Cover

- [ ] Household/property/possessions documents
- [ ] Insurance policies
- [ ] Personal information, including contact information for close family and friends, pet information, and any personal history records (example: family tree)
- [ ] Usernames and passwords for all online accounts: bank, cell phone, credit cards, email, online payments, health care portals, and social media.

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Fill out the form below, indicating the various places that you keep your documents. On the following page indicate where the document is located by putting a letter or letter/number combination on the provided line (ex: A1 means this document is in my home wherever I indicated on line 1. If it's located in my Death Binder put a B on the line, and so on…)

Finding the documents you need for: _____

Full name: _____
Date of Birth: _____
Social security number: _____ - _____-_____
Spouse's/Partner's name: _____
Spouse's/Partner's Date of Birth: _____
Spouse's/Partner's social security number: _____-_____-_____

A: **In the Home** (places documents are located; ex: filing cabinet in office, lock box under bed…)

1._____
2._____
3._____
4._____

B: **Binder**

Binder is located: _____

C: **Safety deposit box**

Box number _____
Location of key: _____
Bank name: _____
Bank address: _____

D: **Outside of the Home** (ex: attorney's office, child's home, etc)

1._____
2._____
3._____
4._____

Additional notes:

Burial Plans and Final Preparations

Funeral home information _____
Burial/cremation instructions _____
Deed for cemetery plot _____
Memorial service/funeral wishes _____
Obituary ideas/draft _____
After death: family should obtain copies of death certificate (multiple copies, perhaps up to 10)

Health care documents

Health insurance information _____
Health Care Proxy _____
MOLST FORM _____
Five Wishes (or similar document) _____
List of physicians' w/specialty (w/addresses & phone numbers) _____
List of allergies _____
List of any health diagnosis _____
List of procedures with dates (ex: colonoscopy, mammogram, MRI) _____
List of surgical history _____
Organ/body donor information _____
Family medical history _____

Financial Accounts

Include recent statements for all accounts and the list of Beneficiaries.
Bank statements_____
Checking/savings accounts (and financial institution information) _____
Credit cards info. Including: numbers, issuers information, balances & due dates_____

Financial Accounts (cont.)

List of regular bills paid and contact info for each company (utility co., phone, cable, internet, cell phone, water/sewage, car ins., etc.) _____
On-line automatic bill payments w/ date of withdrawal _____
Investment accounts (401k, IRA, etc.) _____
Stocks and Bond certificates _____

Other Financial Records

Employer/retirement benefit(pension) plans _____
Veterans' benefit records _____
Disability payment documents _____
Income statements (Social security, employment, other) _____
Loan papers _____
Tax returns _____
Documents for tax returns (property tax records, bank 1099's, etc.) _____

Household/Property/Possessions documents

Deed and abstract for home _____
Mortgage paperwork _____
Title insurance policy _____
Rental property documents _____
Name & contract for storage unit _____
List of valuable possessions & location (could also be pictures) _____
Auto ownership records _____
Auto insurance policy _____
Other vehicle (_____) records _____

Other vehicle (_____) records _____
Other vehicle (_____) records _____

Insurance policies
Health insurance policy _____
Long term Health insurance policy _____
Other death benefits _____
Life insurance policy _____
Homeowner's or renter's insurance policy _____
Home and valuable possessions inventory _____
Property/casualty/flood insurance policy _____
Vehicle insurance policy (auto, boat, camper) _____

Legal information
My will (original) _____
My will (copy) _____
Spouse's/Partner's will (original) _____
Spouse's/Partner's will (copy) _____
Power of attorney agreement _____
Birth certificates _____
Adoption records _____
Business ownership documents _____
Divorce/separation papers _____
Driver's license (copy of) _____
Employment information _____
Marriage certificate _____
Military service papers (Including discharge records) _____
Names & contact information (lawyers, accountants, financial advisor, etc.) _____
Passport, citizenship, immigration registration papers_____
Social security cards _____

Personal information
Names and contact information of closest family and friends _____
Names of organization with memberships _____
Personal history documents _____
Pet information/records _____

Usernames & Passwords (including security questions and answers if applicable)
Bank accounts _____
Cell phone(s) _____
Credit card account _____
Email accounts _____
On-line bill payments _____
Portals for health care (hospital, dr's offices) _____
Social media accounts _____

Miscellaneous
Manuals _____
Receipts _____
Warranties _____

About Hospicare



Hospicare is here so no one has to face the end of life alone. For more than 40 years, we've provided compassionate hospice care, palliative support, and grief counseling to individuals and families across Tompkins and Cortland counties.

Our mission is to help people facing life-limiting illness as fully and peacefully as possible. We bring together a team of nurses, aides, social workers, grief counselors, spiritual care providers, and volunteers who focus on comfort, dignity, and honoring each person's wishes.

Hospice care through Hospicare is available wherever a person calls home, whether that's a private residence, a nursing facility, or our six-bed residence at the Nina K. Miller Hospice Residence in Ithaca. We partner with each patient's doctor and family to manage pain and symptoms, while providing emotional, practical, and spiritual support for everyone involved.

Hospicare's services extend to families even after a loss, with 13 months of free bereavement counseling, group support, and resources to help people find their way through grief. Thanks to Medicare, Medicaid, private insurance, and community support, hospice care is available to most families at no cost, and no one is ever turned away because of financial hardship.

Our care is made possible by the generosity and involvement of our community, including events like Women Swimmin' and Go the Distance for Hospicare. If you'd like to help us continue this mission, there are many ways to get involved: Become a volunteer, make a gift, or simply share our story.

Together, we are bringing comfort, dignity, and peace of mind to more families in our community.

Learn more at hospicare.org or call 607-272-0212.

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Visit us online at Hospicare.org or contact us anytime at (607) 272-0212.