

Bank Accounts & Investments

This section covers your everyday money and your investment portfolio.

Your executor will need to know every bank account, every share portfolio, every term deposit, and every investment you own. They'll need account numbers, balances (approximately), and access details.

Without this information, your executor will spend weeks calling every bank in the United States asking, "Did they have an account with you?"

Let's make it easy for them.

Your bank accounts:

Most Americans have multiple bank accounts. Transaction accounts. Savings accounts. Offset accounts. Term deposits. Joint accounts with a spouse.

Your executor needs to know about all of them.

For each account, include:

- The bank's name (e.g., Chase, Bank of America, Wells Fargo, Citi)
- The type of account (transaction, savings, offset, term deposit, etc.)
- The account number (or at least the routing number and last few digits)
- Approximate balance (doesn't need to be exact - just a rough idea)
- Whether it's a joint account (and who the other account holder is)
- Where the account is linked (e.g., "linked to home loan as offset account")

Your executor will use this information to close accounts, transfer balances, and make sure nothing is left unclaimed.

Your investments:

If you own shares, mutual funds, bonds, or any other investments, your executor needs to know.

For each investment, include:

- What it is (e.g., "Apple shares," "Vanguard American Shares ETF")
- Where it's held (e.g., "through Fidelity," "Vanguard")
- Account number or brokerage account number

- Approximate value (you don't need to track daily fluctuations - just a ballpark figure)
- How to access it (online login, contact broker, etc.)

If you have a financial adviser managing your investments, include their contact details. Your executor will need to work with them.

What about cryptocurrency?

If you own Bitcoin, Ethereum, or any other cryptocurrency, include it here. Your executor needs to know:

- What you own (Bitcoin, Ethereum, etc.)
- Where it's stored (which exchange or wallet)
- How to access it (recovery phrase, login details, hardware wallet location)

Crypto is notoriously difficult for executors to access. If your family doesn't know it exists or can't access your wallet, that money is gone forever.

Store your recovery phrases securely (not in this book - it's too risky). But tell your executor where to find them.

Joint accounts and beneficiary nominations:

Some bank accounts and investments are held jointly (usually with a spouse). When one person dies, the account usually passes automatically to the surviving account holder. Your executor doesn't need to do anything.

But they still need to know the account exists so they can notify the bank.

Some investments also allow you to name a beneficiary (similar to a 401(k)/IRA). If you've done this, note it here.

WHY THIS MATTERS

Americans lose millions of dollars every year in unclaimed bank accounts and investments. The money is there, but no one knows about it.

By documenting your accounts and investments, you're making sure your family gets every dollar you've saved.

You've just saved them weeks of detective work.

Your Bank Accounts & Investments

Where your money is held and invested, so nothing sits unclaimed.

BANK ACCOUNT 1

BANK	ACCOUNT TYPE
ACCOUNT NUMBER / ROUTING NUMBER	APPROXIMATE BALANCE
JOINT ACCOUNT? (WITH WHOM)	NOTES

BANK ACCOUNT 2

BANK	ACCOUNT TYPE
ACCOUNT NUMBER / ROUTING NUMBER	APPROXIMATE BALANCE
JOINT ACCOUNT? (WITH WHOM)	NOTES

TERM DEPOSIT 1

AMOUNT	MATURITY DATE
INTEREST RATE	ACCOUNT NUMBER

Your Bank Accounts & Investments (cont.)

TERM DEPOSIT 2

AMOUNT

MATURITY DATE

INTEREST RATE

ACCOUNT NUMBER

SHARES & ETFs

PLATFORM / BROKER

BROKERAGE ACCOUNT NUMBER

LOGIN DETAILS STORED AT

APPROXIMATE VALUE

MAJOR HOLDINGS

MUTUAL FUND 1

FUND NAME

ACCOUNT NUMBER

APPROXIMATE VALUE

CONTACT

Your Bank Accounts & Investments (cont.)

MUTUAL FUND 2

FUND NAME

ACCOUNT NUMBER

APPROXIMATE VALUE

CONTACT

CRYPTOCURRENCY

WARNING: never write recovery phrases or private keys here. Note only WHERE they are kept.

CRYPTO 1 TYPE

EXCHANGE / WALLET

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

CRYPTO 2 TYPE

EXCHANGE / WALLET

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

FINANCIAL ADVISER

NAME

FIRM

PHONE

EMAIL

Your Bank Accounts & Investments (cont.)

WHAT THEY MANAGE FOR YOU

NOTES: ANYTHING ELSE ABOUT YOUR ACCOUNTS OR INVESTMENTS