

Why You Need to Make a 'When I Die' File—Before It's Too Late
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Ruth Byock, 81, was driving to her daughter Molly's house for Thanksgiving dinner when she had a heart attack and died. Struggling to imagine a world without their mother, Molly and her brother Ira went to clear out her condo in Leisure World, the retirement community in Laguna Woods, Calif. that Ruth had called home for 12 years. (She had renamed the place "Wrinkle Village").

While sorting through her things, they discovered a small card file on a kitchen counter next to her recipe box. They opened it up, expecting guidance on how to make brisket and kugel. (On the afternoon she died, she had two versions of the baked noodle dish in the back seat of the car.)

What Molly and Ira found instead took them by surprise: Inside, their mother had carefully organized all of her papers, including the account numbers, pending transactions, and a bundle of other documents they'd need to settle her affairs and distribute her belongings. It was as though their mother had baked them one last batch of kugel from beyond and left it waiting there for them to arrive. "This was not a Buddhist master's awareness of death," Ira Byock says. "It was a Jewish mother's love for her children."

What Ruth had compiled was what we call a "When I Die" file, and it may be the single most important thing you do before you depart. It may sound morbid, but creating a findable file, binder, cloud-based drive, or even shoebox where you store estate documents and meaningful personal effects will save your loved ones incalculable time, money, and suffering. Plus, there's a lot of imagination you can bring to bear that will give your When I Die file a deeper purpose than a list of account numbers. One woman told us she wants to leave her eulogy for husband in the file, so she can pay homage to him even if she goes first.

Ruth's card file box didn't make it any easier for the Byock children to say goodbye to her, but it did make handling the material aftermath of her life a lot easier. If you've never had to do such a thing, spoiler alert: When someone you love dies, shutting down his or her life can take a year or more. When my father contracted pneumonia and died after years of living with dementia, my sister and I had little insight into the particulars of his life. He'd been organized enough to get his will and trust signed and notarized in his late 60s, but those documents only told part of the story. We had no idea where to find the prenuptial he assured us he'd written when he remarried five years before he died or how to unlock his phone and computer to find contact info for friends and colleagues we knew would want to be at his memorial.

Instead, we ended up sleuthing through his file cabinet and mail and requesting what seemed like a mountain of duplicate death certificates to prove to various companies that he had actually died. (Make sure to order a dozen copies from the funeral home at

the outset, as they'll be required to close everything—including social media accounts.) It was an agonizing process that took us nearly two years to complete, including hiring a woman who runs estate sales to hawk his belongings—even the multivitamins and sardine tins in his pantry found buyers!—and sell the house.

Another spoiler: Like my sister and I, your kids probably don't want your stuff. They've read Marie Kondo and are trying to rid their own prolific lives of clutter. Sentimental items, especially small ones, are glorious exceptions to this rule. But stuff for the sake of more stuff is no favor.

But here's some good news: there is much you can do right now that will make your "When I Die" file simpler for you and your loved ones.

First, call the companies behind your cable, internet, cell phone, club memberships, and anything else that bills for services on an ongoing basis and add your partner or kids to the account as a joint owner. If billing accounts are not in both your and a loved one's name, your survivors will end up spending hours on the phone and in offices begging bureaucrats to shut them down or convert the accounts to their name so they can manage them. Think of every frustrating call you've had with your cell provider, and then multiply it by 10.

Think you're too young to worry about any of this? Can't find the time? It always feels too soon. Only one third of Americans have completed even a basic advance healthcare directive—the document that asks you to elect a health care agent who can speak for you if you end up in the hospital and can't speak for yourself. But you don't have to pull your When I Die file together overnight. Maybe focus on one item per month for the next year. Gathering a whole death file together will make you a highly advanced American and a family hero.

Here are a few of the things you'll put into your "When I Die" file:

- An advance directive that's signed (and notarized if necessary)
- A will and living trust (with certificate of trust)
- Marriage or divorce certificate(s)
- Passwords for phone, computer, email, and social media accounts

(We recommend using an online password manager to collect them all, sharing the master password with someone you trust, and then designating emergency contacts within the program who are allowed to gain access.)

- Instructions for your funeral and final disposition
- An ethical will
- Letters to loved ones

There are thirteen more things you might want to include in a living will that we detail in our book, *A Beginner's Guide to the End*. That's twenty items in all, but don't be intimidated—most of them will be easy to collect. The last two items—an ethical will and letters to loved ones—may be the most meaningful and the hardest to pull off, so let's talk about those.

Where a legal will transfers assets, an ethical will transfers immaterial things: your life lessons and values. The practice dates back over 3,500 years to Jacob, who orally delivered the first one to his sons, according to the Old Testament, admonishing their bad behavior and giving tips on how to do better.

An ethical will is a complement to your will, not a replacement. “I like to say it’s your values alongside your valuables,” says Dr. Barry Baines, the author of *Ethical Wills: Putting Your Values on Paper* and a hospice medical director in the Twin Cities. It can act as the explainer for why you made certain choices in your legal will. One couple we spoke to decided they didn’t trust their siblings enough to raise their children should they die, so when they wrote a will and trust, they assigned guardianship of the kids to close family friends. Knowing that revealing this decision would hurt the feelings of their sisters and brothers, they decided to explain it in an ethical will instead.

Creating an ethical will for your When I Die file doesn’t have to be a big deal. It can consist of things you’re already doing—collecting quotes you like, or journal entries.

And if that feels like too heavy a lift, try simply writing a letter to someone you love as a way of leaving a few last words. Frish Brandt started transcribing such letters while volunteering with a local hospice agency. People liked the service she provided, so she set up Lasting Letters (mylastingletters.com) to offer the service more broadly.

I directed my letter to my 12-year-old daughter, Cleo. I didn’t know how to start, so Brandt prompted me: “What would you want to say to Cleo if you couldn’t tell her in person?” Things I hadn’t planned to say started gushing out of my mouth. It felt like there was a football in my throat and I had to stop a few times, but when it was over, Brandt took 10 minutes to transcribe her notes on what I’d said and read them back to me in the form of a letter.

I printed it out, folded it up, and slipped it into the file where my husband and I keep our When I Die file. I felt huge relief in knowing that it was there for my daughter to discover (though she’ll likely read it in our book first) and I’ll be curious to see how the letters to my children shift as I get closer to death.

The point of all this is to make a difficult thing like dying or loving someone who is dying less difficult. In that sense, creating a When I Die file is an act of love. It will always be too soon to tell your story and let people know how much they mean to you, until it is too late.

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