

THE COMPLETE BRIEF

Prepared for the Family of **Robert Edward Miller**

Last Updated: October 1, 2026 • Living Document

To My Family & Loved Ones,

I love you. You were the best part of all of it.

If you are reading this document, it means a significant life event or medical emergency has occurred, and you are stepping in to manage things on my behalf. I created this Brief so that you do not have to guess, search blindly, or stress about where things are.

Inside, you will find chronological step-by-step instructions for the first 72 hours, exact phone numbers for key contacts, location pointers for all critical documents, word-for-word scripts for difficult calls, and a special fraud protection guide.

Please note: This Brief is a map, not a vault. Account numbers, PINs, passwords, phone passcodes, safe combinations, and other private access details are **never** stored in this digital Brief.

Those private details belong in my **Key Password Book**, which I fill in by hand and keep sealed. When this Brief points to a bank, password manager, phone, safe, or account, check the Key Password Book for the sensitive access details.

With all my love and foresight,
Robert Edward Miller

Contents

1 The First 72 Hours

72-hour action guide

2 Who to Call, and What to Say

Call scripts · Contact directory

3 Where Things Are

Locations index · Personal & identity · Legal & estate · Safety & security

4 Money

Financial accounts · Insurance · Employment & business

5 Home & Bills

Residence & property · Vehicles · Subscriptions & bills · Digital footprint

6 Health & Pets

Medical · Pets

7 Final Wishes

Funeral & final wishes

8 Protect & Finish

Fraud & scam guard · Still to gather & open items

9 In Your Words

Personal messages to family

10 Notes & Updates

Room for notes by hand, and where updated pages go.

Every number is here even when nothing is behind it yet, so the numbers never change. Updated pages go behind the same number. **Your Key Password Book is its own booklet.** Fill it in by hand, seal it, and keep it at the back of this binder or wherever you choose. Tell one person where it is.

THE COMPLETE BRIEF

1

The First 72 Hours

What to do first, in order.

Inside: 72-hour action guide

1 • THE FIRST 72 HOURS**DO THIS IN THE FIRST 72 HOURS**

Follow this numbered chronological checklist immediately upon learning of an emergency or loss.

READ THIS FIRST

Do not let anyone sell the duplex before talking to Dana.

1**Notify Immediate Contacts & Family**

Call the designated primary contact immediately:

Primary Contact: Sarah Miller (Daughter) • **Phone:** (555) 019-2831

Secondary Backup: Mark Miller (Son) • (555) 019-8822

Who else to call, with their numbers and what to say, is in 2 • Who to Call, and What to Say.

2**Call the Funeral Home**

They will arrange transport, order the certified death certificates every other step below depends on, and report the passing to Social Security. Make this call before anything administrative.

Funeral home they chose: Smith & Sons Funeral Home, Oak Park

How they want the service done is in 7 • Final Wishes.

3

Verify Doctor, Prescriptions & DNR Orders

Present medical orders to doctors and verify emergency prescription needs:

Primary Doctor: Dr. Arthur Vance, Oakview Medical · (555) 234-5678

DNR Status: No DNR order on file

! URGENT — DO NOT SKIP

TIME-CRITICAL HUMAN MEDICAL INSTRUCTIONS

Active Daily Prescriptions: Lisinopril 10mg every morning. Metformin 500mg twice a day.

Severe Allergies: Penicillin

The full medical record is in 6 · Health & Pets.

4

Secure Pet Care (Buster, golden retriever, 7. Luna, tabby cat, 4.)

Ensure pets are fed, walked, and placed with designated caretaker immediately:

Designated Caretaker: Sarah Miller (Daughter) · (555) 019-2831.

Buster is scared of thunder.

! URGENT — DO NOT SKIP

URGENT PET MEDICAL & DIET INSTRUCTIONS

Buster gets a joint chew with breakfast.

Veterinarian Contact: Westside Animal Hospital · (555) 443-2211

Everything about the pets is in 6 · Health & Pets.

Secure Residence & Key Access

Gain entry to home, lock windows/doors, collect mail, and locate keys:

Neighbor / Spare Key Holder: Jim Peters, next door at 402 · (555) 678-9012

Original Will Location: With my attorney: Hayes Legal Group, 14 Main St, Naperville

Where every important document and key is kept is in 3 · Where Things Are.

CRITICAL: WHAT NOT TO DO IN THE FIRST 72 HOURS

- **DO NOT post publicly on social media** before all immediate family members, close relatives, and key contacts have been notified personally by phone.
- **DO NOT pay any unexpected bill, invoice, or debt** requested over the phone or by incoming caller. Scammers actively target grieving families using obituary data. The scam guard is in 8 · Protect & Finish.
- **DO NOT shut off electric, gas, or water utilities.** Keep basic house utilities active to protect property, prevent frozen pipes, and maintain security systems.
- **DO NOT give away or remove physical belongings** from the residence before legal counsel or executor reviews the Will.

THE COMPLETE BRIEF

2

Who to Call, and What to Say

The calls to make, word for word, and the numbers to call.

Inside: Call scripts • Contact directory

2 · WHO TO CALL, AND WHAT TO SAY

WORD-FOR-WORD CALL SCRIPTS

Making notifications to financial institutions and employers can feel overwhelming. Read these word-for-word scripts directly off the page when calling each organization.

1. Calling the Bank (Chase, Navy Federal, Frost Bank, Ally)

Who to ask for: "Deceased Accounts Department" or "Estate Services"

*"Hello. My name is [Your Name], and I am calling to notify you of the passing of account holder **Robert Edward Miller**. I am calling to reach your Estate Services department and ask what specific documents (such as a certified death certificate or letters testamentary) your bank requires to secure the account and assist the estate executor."*

The accounts themselves are listed in 4 · Money.

2. Calling the Life Insurance Company (Northwestern Mutual)

Who to ask for: "Claims Department — Life Claims"

*"Hello. I am calling to start a life insurance claim for policyholder **Robert Edward Miller**. Please confirm what claim forms are required, where to mail or upload the certified death certificate, and whether each beneficiary needs to file a claim statement."*

Home and car insurance: do not cancel them. Keep paying them until the house and the cars are sold or retitled.

The policies are listed in 4 · Money.

3. Calling Employer / HR (Apex Global Solutions)

Who to ask for: "Human Resources / Benefits Administrator"

*"Hello. I am calling to notify HR of the passing of **Robert Edward Miller**. I need to discuss final paycheck processing, accrued PTO balance payout, and any employer-provided group life insurance or retirement benefits that apply."*

Work and benefits details are in 4 · Money.

4. Calling Social Security Administration (1-800-772-1213)

Note: Most funeral homes report the passing to Social Security automatically (Form SSA-721). Two things do not happen on their own: the **monthly survivor benefit** and the **\$255 lump-sum death payment** both require an application. A surviving spouse or a dependent child may qualify. Survivor benefits can usually be paid retroactively for up to six months before the month you apply; after that, missed months can be gone for good. The \$255 payment generally must be claimed within two years. Make this call first.

*"Hello. I am calling about **Robert Edward Miller**, who has passed away. I would like to confirm that the funeral director reported the passing, make sure any monthly payments to **Robert Edward Miller** are stopped so nothing has to be repaid, and start the applications for survivor benefits and the \$255 lump-sum death payment. What do you need from me to file those today?"*

The papers they will ask for, and where each one is kept, are in 3 • Where Things Are.

2 • WHO TO CALL, AND WHAT TO SAY

URGENCY-GROUPED CONTACT DIRECTORY

FIRST 72 HOURS — IMMEDIATE CONTACTS

Primary Emergency Contact	Sarah Miller (Daughter) • (555) 019-2831
Secondary Emergency Contact	Mark Miller (Son) • (555) 019-8822
Primary Care Doctor	Dr. Arthur Vance, Oakview Medical • (555) 234-5678
Neighbor / Spare Key Holder	Jim Peters, next door at 402 • (555) 678-9012

FIRST 2 WEEKS — LEGAL & ADVISORY CONTACTS

Workplace / HR Contact	Apex Global Solutions. Ask for Human Resources
Estate Attorney / Legal Counsel	William Hayes, Hayes Legal Group · (555) 456-7890
Tax Accountant / CPA	No accountant or financial advisor

FIRST 90 DAYS — EXTENDED & MEDICAL CONTACTS

Primary Dentist	Dr. Ellen Park, Naperville Family Dental · (555) 301-7700
Out-of-Area Disaster Contact	David Miller (brother), Elgin · (555) 017-4410

THE COMPLETE BRIEF

3

Where Things Are

Where the papers, the keys and the important documents are kept.

Inside: [Locations index](#) · [Personal & identity](#) · [Legal & estate](#) · [Safety & security](#)

3 · WHERE THINGS ARE

Physical Document & Asset Location Index

When managing an estate, finding original physical documents quickly saves weeks of delays. This index points directly to where original paper documents, keys, and deeds are stored in the home.

Use this Brief to find the place. Use the Key Password Book to unlock it.

Passwords, phone passcodes, bank account numbers, debit PINs, safe combinations, alarm codes, and recovery keys are intentionally left out of this digital Brief. They belong in the Key Password Book, filled in by hand and sealed, kept at the back of this binder or wherever the owner chooses.

ITEM / DOCUMENT	PHYSICAL LOCATION / POINTER
Original Signed Will	With my attorney: Hayes Legal Group, 14 Main St, Naperville
Revocable Trust Documents	No living trust
Signed DNR / Living Will	Home safe or fireproof box: bedroom closet, top shelf, grey fireproof box
The Key Password Book	Kept (write this in by hand): _____ Sarah Miller (Daughter) · (555) 019-2831 knows where it is. Its own booklet, filled in by hand and sealed. This is where PINs, passwords, phone passcodes, account numbers, safe combinations, alarm codes, and recovery keys belong.

ITEM / DOCUMENT	PHYSICAL LOCATION / POINTER
Social Security Card	Not recorded yet
Birth Certificates	Filing cabinet or desk: home office, oak cabinet left of the desk, top drawer
Military Discharge Papers (DD-214)	Not recorded yet
Passport	No passport
Marriage Certificate	Filing cabinet or desk: home office, oak cabinet left of the desk, top drawer
Primary Real Estate Deed	Home safe or fireproof box: bedroom closet, top shelf, grey fireproof box
Vehicle Titles & Spare Keys	Title: Filing cabinet or desk, Safe deposit box: folder marked AUTO • Keys: key bowl by the garage door
Spare House & Shed Keys	With Jim Peters, next door at 402 • (555) 678-9012
Primary Filing Cabinet	Filing cabinet or desk: home office, oak cabinet left of the desk, top drawer
Password Manager Pointer	1Password, A written notebook, kept with the Key Password Book

Personal & Identity Information

FULL LEGAL NAME

Robert Edward Miller

FORMER LEGAL & MAIDEN NAMES

No other legal names

DATE & PLACE OF BIRTH

June 14, 1965 in Chicago, IL

SOCIAL SECURITY CARD LOCATION

Not recorded yet.

DRIVER'S LICENSE ISSUING STATE & LOCATION

Illinois

MARRIAGE CERTIFICATE LOCATION

Filing cabinet or desk: home office, oak cabinet left of the desk, top drawer

MILITARY SERVICE

Yes

DD-214 DISCHARGE PAPERS LOCATION

Not recorded yet.

IMMEDIATE NEXT-OF-KIN & FAMILY

Wife Dana Miller. Daughter Sarah Miller (Naperville). Son Mark Miller (Denver). Brother David Miller (Elgin).

BIRTH CERTIFICATES LOCATION

Filing cabinet or desk: home office, oak cabinet left of the desk, top drawer

3 • WHERE THINGS ARE**Legal & Estate Documents**

ORIGINAL WILL LOCATION

With my attorney: Hayes Legal Group, 14 Main St, Naperville

LIVING TRUST ESTABLISHED

No living trust established

FINANCIAL POWER OF ATTORNEY

No financial power of attorney

HEALTHCARE POWER OF ATTORNEY

Sarah Miller (Daughter) • (555) 019-2831

LIVING WILL DIRECTIVE LOCATION

Home safe or fireproof box: bedroom closet, top shelf, grey fireproof box

HIPAA MEDICAL RELEASE STATUS

Signed. Kept: With my medical power of attorney

ACCOUNT BENEFICIARY VERIFICATION

Need to review TOD/POD designations

MINOR CHILD GUARDIANSHIP DESIGNATIONS

David and Susan Miller · (555) 017-4410. Written in the will: Yes

NAMED ESTATE EXECUTOR

Sarah Miller (Daughter) · (555) 019-2831. They know

3 · WHERE THINGS ARE**Safety, Security & Access Pointers**

PHYSICAL SPARE KEYS MAP

With Jim Peters, next door at 402 · (555) 678-9012

MASTER DOCUMENT STORAGE MAP

Filing cabinet or desk: home office, oak cabinet left of the desk, top drawer

WHO HANDLES STRANGE CALLS ABOUT MONEY

Mark Miller (Son) · (555) 019-8822

CREDIT FREEZE

Not recorded yet.

FAMILY CODE WORD

Yes. The family has a code word (never written in the Brief)

THE COMPLETE BRIEF

4

Money

The accounts, the insurance, and work.

Inside: Financial accounts • Insurance • Employment & business

4 · MONEY**Financial Accounts & Institutions**

CHECKING ACCOUNT BANKS

Chase (pays the everyday bills), Navy Federal, Frost Bank, Ally

SAVINGS & HIGH-YIELD ACCOUNT BANKS

Chase, Ally

PRIMARY CREDIT CARD ISSUERS

Chase, American Express, Store card: Home Depot, Target

RETIREMENT ACCOUNT CUSTODIANS (401K/IRA)

Fidelity

PENSION PROVIDER / RETIREMENT SYSTEM

Teachers' Retirement System of Illinois

TAXABLE BROKERAGE CUSTODIANS

Charles Schwab, Robinhood

PAPER STOCK CERTIFICATES & US SAVINGS BONDS

Home safe or fireproof box: envelope marked BONDS

HOLD CERTIFICATES OF DEPOSIT (CDS) OR TREASURY BONDS

No CDs or Treasury bonds

SAFE DEPOSIT BOX BANK & KEY LOCATION

No safe deposit box

PRIVATE LOANS OWED TO YOU

No one owes money

OUTSTANDING MORTGAGES & DEBT

Car loan, Home equity loan or line. Car loan at Toyota Financial.
Home equity line at Chase.

STUDENT LOANS STATUS

No student loans

PRIMARY RECURRING INCOME SOURCES

Paycheck, Rental income (the duplex on Elm St)

4 • MONEY

Insurance Policies

LIFE INSURANCE CARRIER

Northwestern Mutual. Policy: Home safe or fireproof box: bedroom closet, top shelf, grey fireproof box

LIFE INSURANCE BENEFICIARIES

Need to review / update

HEALTH INSURANCE PROVIDER

Employer plan: Blue Cross Blue Shield of Illinois

HOMEOWNERS & AUTO INSURANCE CARRIER

State Farm. Agent: Mike Johnson (555) 889-9000

UMBRELLA LIABILITY CARRIER

State Farm

LONG-TERM CARE INSURANCE CARRIER

No long-term care insurance policy

DISABILITY INSURANCE PROVIDER

Unum, through work

PET HEALTH INSURANCE CARRIER

Trupanion

FLOOD / EARTHQUAKE INSURANCE CARRIER

No separate flood or earthquake policy

PREPAID FUNERAL / BURIAL PLAN

No, nothing arranged or prepaid

4 • MONEY

Employment & Income Sources

EMPLOYMENT STATUS

Yes

EMPLOYER NAME & ROLE

Apex Global Solutions

ACCRUED PTO PAYOUT POLICY

About three weeks

EMPLOYER GROUP LIFE INSURANCE

MetLife, through HR

EMPLOYER STOCK OPTIONS / EQUITY

No stock options or RSUs

UNION MEMBERSHIP

No union or association

FREELANCE / CONSULTING BUSINESS

No freelance consulting business

PRIOR TAX RETURNS LOCATION

Preparer: Linda Park, CPA (555) 440-2100. Past returns: Filing cabinet or desk: TAXES drawer

EMPLOYEE BENEFITS SUMMARY LOCATION

Online, through HR

THE COMPLETE BRIEF

5

Home & Bills

The house, the cars, the bills, and the accounts online.

Inside: Residence & property • Vehicles • Subscriptions & bills • Digital footprint

5 · HOME & BILLS**Home & Property**

PRIMARY RESIDENCE STATUS

Own primary home

HOME DEED / LEASE LOCATION

Home safe or fireproof box: bedroom closet, top shelf, grey fireproof box

MORTGAGE LENDER / SERVICER

Mortgage: Wells Fargo Home Mortgage

ADDITIONAL REAL ESTATE PROPERTY

Yes

ADDITIONAL PROPERTY ADDRESSES & DEEDS

The duplex at 118–120 Elm St, Naperville. Deeds: Home safe or fireproof box: grey fireproof box, with the house deed

PROPERTY TAX COUNTY ASSESSOR

Paid directly to DuPage County Treasurer

PRIMARY HOME UTILITY PROVIDERS

Electric: ComEd. Gas: Nicor. Water: City of Naperville. Trash: Included with water

HOME SECURITY SYSTEM PROVIDER

ADT. Mark Miller (Son) · (555) 019-8822 knows how to turn it off

OFF-SITE STORAGE UNIT

No off-site storage unit

HOMEOWNERS ASSOCIATION (HOA) MANAGEMENT

No HOA

HOME INVENTORY & ASSET APPRAISAL LOCATION

Photos or video, phone or cloud: Google Photos album HOUSE

TRUSTED HOME SERVICE CONTRACTORS

Plumber: Mike's Plumbing (555) 112-2000. Heating and air: ABC Heating & Air (555) 334-4400

5 • HOME & BILLS

Vehicles & Transportation

MOTOR VEHICLE OWNERSHIP

Yes

VEHICLE INVENTORY (YEAR, MAKE, MODEL)

Car or truck, Boat. 2021 Toyota RAV4, 2016 Honda Accord, 18-foot fishing boat at the lake

PHYSICAL VEHICLE TITLES LOCATION

Filing cabinet or desk, Safe deposit box: folder marked AUTO

SPARE VEHICLE KEYS & FOBS LOCATION

key bowl by the garage door

VEHICLE FINANCING / LEASE LENDER

Financed: Toyota Financial Services

VEHICLE MAINTENANCE & WARRANTY LOGS

The dealer has them

PHYSICAL VEHICLE REGISTRATION CARDS

Glove box

5 • HOME & BILLS

Subscriptions & Recurring Bills

MOBILE PHONE CARRIER

Verizon

HOME INTERNET & CABLE PROVIDER

Xfinity

AUTOMATED RECURRING PAYMENTS

On autopay: Mortgage or rent, Utilities. Paid by hand: Property tax

GYM & CLUB MEMBERSHIPS

No club memberships

CHARITABLE DONATIONS

Grace Community Church, monthly

SUBSCRIPTION BOXES

No subscription boxes

NEWSPAPER & MAGAZINE SUBSCRIPTIONS

No print subscriptions

SOFTWARE LICENSES & TOOLS

Microsoft 365

5 • HOME & BILLS

Digital Assets & Accounts

PASSWORD MANAGER SYSTEM

1Password, A written notebook, kept with the Key Password Book

PRIMARY EMAIL ADDRESS

robert.miller@gmail.com (main). Also: rmiller@icloud.com,
rmiller@naperville203.org

SOCIAL MEDIA & ONLINE COMMUNITIES

Facebook, LinkedIn, YouTube, Skool, Circle

SOCIAL MEDIA ACCOUNT WISHES

Memorialize my accounts

CLOUD PHOTO & DOCUMENT STORAGE

Google Photos, iCloud

STREAMING & DIGITAL SUBSCRIPTIONS

Netflix, Amazon Prime, Spotify

ONLINE SHOPPING ACCOUNTS

Amazon, Costco

CRYPTOCURRENCY WALLETS

No cryptocurrency hardware or software wallets

HOME WI-FI: WHO KNOWS HOW TO GET ON

Mark Miller (Son) · (555) 019-8822 knows how to get on the Wi-Fi

DOMAIN NAMES & WEB HOSTING

No websites or domain names

THE COMPLETE BRIEF

6

Health & Pets

Doctors and medications, and who takes the pets.

Inside: Medical • Pets

6 · HEALTH & PETS

Medical & Health Information

SPECIALIST PHYSICIANS

Dr. Nina Shah, cardiologist, Edward Hospital (555) 210-4400. Annual visit every March.

CRITICAL DAILY PRESCRIPTIONS

Lisinopril 10mg every morning. Metformin 500mg twice a day.

SEVERE ALLERGIES

Penicillin

BLOOD TYPE

O Positive (O+)

PRIMARY RETAIL PHARMACY

Walgreens, 75th & Washington, Naperville

PREFERRED EMERGENCY HOSPITAL

Edward Hospital, Naperville

HEALTH INSURANCE CARDS LOCATION

Wallet

DO NOT RESUSCITATE (DNR) ORDER

No DNR order on file

ORGAN DONATION PREFERENCE

Registered Organ Donor (On driver's license)

VACCINATION RECORDS LOCATION

Doctor's patient portal

ANY MAJOR SURGERIES, JOINT REPLACEMENTS, OR IMPLANTED MEDICAL DEVICES (PACEMAKERS, STENTS).

Right knee arthroscopy, 2019. No implants or devices.

HEREDITARY FAMILY MEDICAL HISTORY LOCATION

With the main papers: Filing cabinet or desk: home office, oak cabinet left of the desk, top drawer

6 • HEALTH & PETS**Pet & Animal Care**

PETS IN HOUSEHOLD

Yes

PET NAMES & SPECIES

Buster, golden retriever, 7. Luna, tabby cat, 4.

DESIGNATED PET CARETAKER

Sarah Miller (Daughter) · (555) 019-2831. Buster is scared of thunder.

PRIMARY VETERINARIAN

Westside Animal Hospital · (555) 443-2211

PET MEDICATIONS & FEEDING INSTRUCTIONS

Buster gets a joint chew with breakfast.

PET MICROCHIP DETAILS

Microchipped. Registry: HomeAgain

PET CARE SET-ASIDE FUNDS

No money set aside

PET HEALTH INSURANCE

Trupanion

THE COMPLETE BRIEF

7

Final Wishes

How they want it done.

Inside: Funeral & final wishes

7 · FINAL WISHES**Funeral & Final Wishes**

BURIAL VS. CREMATION PREFERENCE

Cremation

WHERE I'D LIKE TO REST

Ashes scattered: Lake Michigan, off Montrose Harbor, where we went every summer

PREFERRED FUNERAL HOME

Smith & Sons Funeral Home, Oak Park

CEMETERY PLOT / BURIAL LOCATION

No cemetery plot owned

MEMORIAL SERVICE TYPE

Celebration of Life / Casual Gathering

WHO LEADS THE SERVICE

Pastor Tom Reilly, Grace Community Church (Clergy) · (555) 622-0400

WAKE OR VISITATION

No wake or visitation

OBITUARY NOTES & KEY ACHIEVEMENTS

30 years teaching high school history. Coached Little League. Rotary president in 2012. Never missed a Cubs opener.

FUNERAL "PLEASE DON'T" DIRECTIVES

No suits. Keep it under an hour. Nobody cries during Here Comes the Sun.

SPEAKERS, READERS & PALLBEARERS

Speakers: My brother David, my friend Jim Peters

EULOGY

Sarah Miller (Daughter) · (555) 019-2831

MUSIC, HYMNS & READINGS

Here Comes the Sun to open. David reads Psalm 23. Leave the room to What a Wonderful World.

MEMORIAL DONATIONS IN LIEU OF FLOWERS

American Heart Association

EXTENDED CONTACTS NOTIFICATION LIST

College roommate Bob Taylor (555) 010-0199. Army buddy Sam Davis, Tulsa.

PREPAID FUNERAL PLAN PAPERWORK

Not recorded yet.

THE COMPLETE BRIEF



Protect & Finish

The scams that follow a loss, and what is still to gather.

Inside: Fraud & scam guard · Still to gather & open items

8 · PROTECT & FINISH

THE FRAUD & SCAM GUARD PAGE

Authority Note: Created by JB Bouck, author of *Fooled: Inside the World of Scams and How to Fight Back*. Scammers monitor obituaries and public filings specifically to target grieving families when they are most vulnerable.

3 Common Scams Targeting Families After a Loss

1. Obituary-Triggered Fake Debt Claims

Scammers call or send fake invoices claiming the deceased owed an urgent balance (e.g. \$1,200 for medical equipment, magazine orders, or personal loans) and demand immediate phone payment.

2. Impersonation of Official / Court Personnel

Callers pose as probate court clerks, IRS agents, or police threatening legal action unless fees are paid via wire transfer, Zelle, or gift cards.

3. Identity Theft & Account Takeovers

Identity thieves use full names and birth dates from obituaries to open fraudulent credit lines before credit bureaus are notified.

Word-for-Word Script to Refuse Any Phone Collector:

"We do not discuss or pay any financial claim over the phone. Please submit your formal written claim with debt validation documents to the estate executor by physical mail. Any further unverified calls will be logged and reported to state law enforcement."

THE COMPLETE BRIEF • SCAM PROTECTION

YOUR ACCOUNTS TO LOCK DOWN

Scammers move in the first weeks, while everyone is busy. These are the places Robert named. Work down the list in the first two weeks.

Who handles strange calls about money

Mark Miller (Son) • (555) 019-8822. If anyone calls, texts, emails or writes about money Robert owed, send them to Mark. Nobody pays anything over the phone, ever.

The family has a code word for phone emergencies. Anyone who calls asking for money and can't give it is not family, whatever their voice sounds like.

Call each of these

BANKS

☐ Chase ☐ Navy Federal ☐ Frost Bank ☐ Ally

Tell them the account holder has died and ask them to watch the accounts for fraud. Ask what they need from the executor before anything is closed. Bills may still come out of these.

CREDIT CARDS

☐ Chase ☐ American Express ☐ Home Depot ☐ Target

Report the death and ask them to close the card to new charges.

SHOPPING ACCOUNTS WITH A SAVED CARD

☐ Amazon ☐ Costco

Remove the saved card first, then close the account.

SOCIAL MEDIA AND ONLINE COMMUNITIES

☐ Facebook ☐ LinkedIn ☐ YouTube ☐ Skool ☐ Circle

Ask each site to memorialize or close the account, as they wanted. Tell friends that any message from this account asking for money is a scam.

INVESTMENT ACCOUNTS

☐ Charles Schwab ☐ Robinhood

Report the death and ask for their estate or transfer-on-death paperwork. Nothing moves without it.

The three credit bureaus

Tell all three: Equifax, Experian, TransUnion. Don't assume one tells the others. Each one's website says where to send a copy of the death certificate.

"I'm calling about Robert Edward Miller, who has died. I'm handling their affairs. Please put a deceased alert on the credit file so no new credit can be opened in their name, and send me a copy of the credit report. Where do I send the death certificate?"

When the report comes, look for any account you don't recognize. That is where identity theft shows up first.

Two things families never think of

- ☐ **Have someone stay at the house during the funeral.** Service times get published, and an empty house is an easy target.
- ☐ **Leave the birth date and home address out of the obituary.** Those two details are what identity thieves need most.

8 • PROTECT & FINISH

Still to Gather (Personal Action Items)

The items below were noted as open during the conversation. This is your personal to-do list to work through over time. As you find these documents or details, log back in at brief.getresolvedtoday.com to complete your Brief.



ITEM 1 • INSURANCE POLICIES

Review who is named as beneficiary on your life insurance

How: Call the insurer or your agent and ask for a beneficiary confirmation. The name on the policy decides who is paid, even if your will says otherwise.



ITEM 2 • LEGAL & ESTATE DOCUMENTS

Name someone who could legally pay your bills (a financial power of attorney)

How: An estate attorney prepares this, often alongside a will. Without one, a family usually has to ask a court for permission.



ITEM 3 • DIGITAL ASSETS & ACCOUNTS

Write your phone passcode in your Key Password Book so your family can get into your phone



ITEM 4 • PERSONAL & IDENTITY INFORMATION

Locate your physical DD-214 military discharge papers

Where to find it: If you can't find your DD-214, request it free from the National Archives at [archives.gov/veterans](https://www.archives.gov/veterans). It's needed for burial benefits and the flag, so your family will want it findable.

Not recorded yet. Ask Robert, or check the files at home.



ITEM 5 • SAFETY, SECURITY & ACCESS POINTERS

Check whether your credit is frozen at Equifax, Experian and TransUnion

Not recorded yet. Ask Robert, or check the files at home.

KEEPING IT CURRENT

A Living Document for Your Family

This Resolved Brief is designed to evolve as your life changes. It already gives your family clear direction for the first 72 hours.

What Is Covered in This Edition:

Personal & Identity Information • Emergency Contacts • Medical & Health Information • Home & Property • Vehicles & Transportation • Insurance Policies • Financial Accounts & Institutions • Legal & Estate Documents • Digital Assets & Accounts • Employment & Income Sources • Subscriptions & Recurring Bills • Safety, Security & Access Pointers • Pet & Animal Care • Funeral & Final Wishes • Letters, Legacy & Personal Messages

What you can still add:

All standard readiness sections have been addressed. Future updates can include new accounts, policy renewals, or annual beneficiary reviews.

Coming back to it

Your Brief is meant to change as your life does. To update an answer, add a new account or add to your notes, sign in at **brief.getresolvedtoday.com**. Your first year of Stay Resolved is included, and Stay Resolved is what keeps your Brief live online after that. The copy you print or save is yours to keep.

Last Updated: October 1, 2026 • Living Document Edition

THE COMPLETE BRIEF

9

In Your Words

Letters, values, traditions and heirlooms, in their own words.

Inside: Personal messages to family

9 · IN YOUR WORDS

LETTERS, LEGACY & PERSONAL MESSAGES**Message / Pointer for Spouse & Partner**

A sealed letter is kept here: Home safe or fireproof box: sealed envelope marked DANA

Messages for Children & Grandchildren

Sarah and Mark, you were the best part of all of it. Look after your mom, and each other.

Life Values & Hard-Won Lessons

Tell the truth, even when it costs you. Show up early. Call your mother.

Family Recipes, Traditions & Heritage

Grandma Miller's Christmas Eve chili, the card is in the wooden recipe box. The lake trip the first Saturday in June.

Heirloom & Sentimental Keepers Designation

Grandpa's pocket watch to Mark. The oak desk to Sarah.

Ethical Will & Final Thoughts

Thank you for every Sunday dinner. Stay close to each other.

THE COMPLETE BRIEF

10

Notes & Updates

Room for notes by hand, and where updated pages go.

Notes & Updates

Write down anything that isn't in your Brief yet, and the date. When you update your Brief online, print the new pages and put them behind the tab they belong to.

Notes & Updates

RESOLVED



THE MILLER FAMILY BRIEF

Life's important details, organized.

For your binder: slide the page before this one behind the clear front cover. Cut out the spine strip that fits your binder and slide it into the spine.

RESOLVED ✦ THE MILLER FAMILY BRIEF

1-inch binder

RESOLVED ✦ THE MILLER FAMILY BRIEF

1½-inch binder

RESOLVED ✦ THE MILLER FAMILY BRIEF

2-inch binder