The Couples Pack

For two people who share a life — and want the one left behind to have a map, not a mystery.

Get Your Affairs in Order is written for one person at a time. Couples face a second set of questions: who runs what in the household, what happens to the accounts you share, whose name is on which form, and what the one who stays should do first. This pack is for those questions.

What's inside

- **The Conversation in Three Sittings** — a question guide that turns "we should talk about this" into three short evenings.
- **Second Marriages & Blended Families** — the places where a plan for a new spouse can quietly disinherit children from a first marriage, and the reverse.
- **Unmarried Partners** — why the law treats you as strangers, and the five documents that change that.
- **The Yearly Couples Check-up** — one page, once a year.
- **Section J: For Couples — Our Shared Plan** — the fill-in pages from the book (who handles what, how your accounts are held, your shared decisions, a checklist for the one who stays, and a letter to each other), printable as often as you need.

> **Your partner's own Organizer is a separate download.** Each of you fills in Sections A through I on your own — your accounts, your documents, your wishes. Print **The Organizer — Partner's Copy** from the same page (ellisfamilyguides.com/couples). Then sit down together for Section J.

How to use this pack

Don't try to do it all at once. Most couples get furthest with a fixed appointment: the same afternoon three weekends in a row, coffee on the table, phones in another room. Work in pencil. Date every page. And agree on one rule before you start: *no decision has to be made today*. The goal of the first round is to find out what you don't know — not to fix all of it.

Whoever usually handles the money should not do all the talking. The most valuable thing in this pack is the moment the other person says, "I had no idea how that works."

This pack is educational information, not legal, tax, or financial advice. Laws differ by state. For anything involving a trust, a second marriage, property in more than one state, or a large estate, a one-hour meeting with an estate-planning attorney licensed in your state is money well spent.

The Conversation in Three Sittings

One evening each. Check off a question when you've both answered it out loud.

Sitting 1 — What we have

Bring both Master Asset Inventories (Organizer Section B), even half-finished. Then fill in Section J-2 together.

- ☐ Can each of us name every bank, retirement, and investment account we have — including old 401(k)s from former jobs?
- ☐ Which accounts are in only one name? If that person died tonight, could the other pay next month's bills?
- ☐ What do we owe, and what is on autopay from which account?
- ☐ Where are the deed, the car titles, and the life insurance policies — physically, today?
- ☐ Does either of us have money, property, or debts the other doesn't know about? (Better asked now than discovered later.)

Sitting 2 — Who we trust

Bring your wills, powers of attorney, healthcare directives, and the most recent beneficiary forms. Fill in Section J-3 together.

- ☐ Who is the executor of each of our wills — and who is the backup if the first choice can't serve?
- ☐ Who makes medical decisions for each of us if we can't? Have we told those people, and do they have a copy?
- ☐ Who manages money for each of us if one of us is incapacitated but alive?
- ☐ If we both die at the same time, who inherits — and who raises any minor children or cares for a dependent adult?
- ☐ Do our two sets of documents name the same people? If not, is that on purpose?
- ☐ Does every beneficiary form match what our wills say? (The form wins if they disagree.)

Sitting 3 — What we want

Bring the Final Wishes Summary (Section H) and an envelope. End with J-4 and J-5.

- ☐ Burial or cremation, service or no service — do we each know the other's wishes, and are they written down?
- ☐ What should the one who stays do with the house? Stay, sell, wait a year? Say it out loud now so it isn't a guess later.
- ☐ Who should the one who stays call first for help — not with paperwork, but with life?
- ☐ Have we each written the Letter to My Partner (J-5) and put both in the same envelope?
- ☐ Have we told one trusted person where the Organizers and the envelope live?

Second Marriages & Blended Families

The most common estate-planning surprise isn't a missing will. It's a will that does exactly what it says.

When there are children from an earlier marriage, the simplest plan — "everything to my spouse" — can have an outcome nobody intended. If you leave everything to your spouse and you die first, your spouse then owns it outright. Their will decides what happens next, and they are free to change it. Your children from a first marriage may receive nothing. The same thing can happen in reverse.

Nobody has to act in bad faith for this to happen. A surviving spouse remarries, moves near their own children, or simply updates a will years later. Without a plan that says otherwise, what you meant for your children depends on decisions you'll never see.

Questions to answer together

- ☐ If I die first, what should my spouse have — and what should eventually go to my children?
- ☐ Who lives in the house after the first death, for how long, and who inherits it after that?
- ☐ Are any retirement accounts or life insurance policies still naming an ex-spouse? Check the actual forms, not your memory.
- ☐ Do our children know what to expect? A short, calm conversation now prevents years of family conflict later.
- ☐ Do we have a prenuptial or postnuptial agreement? Does our estate plan match it?

> **Don't count on a divorce to update your forms.** Many states automatically cancel gifts to an ex-spouse in a *will* after a divorce — but beneficiary forms are a different matter, and for most employer retirement plans the form on file controls. The only safe assumption is that an old form still means what it says. Change it at the institution and ask for written confirmation (Organizer Section F).

Tools worth asking an attorney about

- **A trust that provides for the surviving spouse during their lifetime** and then passes what's left to the children you choose. This is the most common answer to the blended-family problem; Chapter 4 explains how trusts work.
- **Splitting the beneficiary designations** — for example, one life insurance policy or account for the spouse and another for the children, so neither depends on the other's will.
- **Naming an independent trustee or co-trustee** when a stepparent and stepchildren would otherwise have to manage money together.

These are complex, state-specific decisions. Use this page to arrive at the attorney's office knowing what you want — that alone makes the meeting shorter and cheaper.

Unmarried Partners

You may have shared a home for thirty years. Without paperwork, the law treats you as strangers.

When someone dies without a will, state law decides who inherits — and in every state, that list is built on marriage, blood relationship, and adoption. An unmarried partner is not on it. The house, the accounts, even the car can pass to parents, siblings, nieces, or nephews instead (Chapter 1). The same gap appears in a hospital: an unmarried partner is not automatically the person doctors turn to for decisions.

The gap is real, but it closes with documents. Every item below works for unmarried couples exactly as it does for married ones — it simply isn't optional.

The five documents that change everything

- ☐ **A will** naming your partner for whatever you want them to have — and a guardian, if there are children (Chapter 3).
- ☐ **Beneficiary designations** naming your partner on retirement accounts and life insurance, and POD or TOD designations on bank and brokerage accounts. These pass outside the will and outside probate (Chapter 6).
- ☐ **A financial power of attorney** naming your partner to manage money if you can't (Chapter 5).
- ☐ **A healthcare proxy and a HIPAA release**, so your partner can speak with doctors and make decisions (Chapter 5).
- ☐ **A decision about the house.** How is it titled? If it's in one name only, the other partner may have no right to stay. Joint ownership with right of survivorship, a transfer-on-death deed where your state allows it, or a trust can all solve this — ask which fits.

Two differences to plan around

- **Social Security survivor benefits** generally require a legal marriage. An unmarried partner should not count on them when planning how the household would manage on one income.
- **Tax rules that favor spouses** — such as the special options a surviving spouse has for an inherited retirement account — usually don't apply. An unmarried partner inherits an IRA or 401(k) under the rules for non-spouse beneficiaries. Ask a CPA how that affects your plan.

> **One more conversation.** If either of you has family who might not accept your partner's role — or might contest a will — tell your attorney. There are ways to make a plan harder to challenge, and they work best when they're built in from the start.

The Yearly Couples Check-up

Put it on the calendar on the same day as your Estate Check-up Day (Chapter 14). One hour, together.

Year: _____ **Date:** _____ **Done by:** _____ **and** _____

What changed this year?

- ☐ A marriage, divorce, birth, death, or new grandchild in the family
- ☐ A move to a different state (wills and powers of attorney may need review)
- ☐ A new account, a closed account, a sold or bought property, a new car
- ☐ A new diagnosis, a hospital stay, or a change in who could care for whom
- ☐ Retirement, a new pension or annuity, or a change in Medicare or other coverage

Check together

- ☐ Both Organizers updated and dated (Sections A–I, one each)
- ☐ Section J-1: anything new that only one of us knows how to do?
- ☐ Section J-2: does the survivor still have an account they can use right away?
- ☐ Section J-3: are the people we named still the right people, and still willing?
- ☐ Beneficiary forms checked against both wills (Section F) — no ex-spouses, no one who has died, contingents named
- ☐ The master-password envelope still opens the password manager
- ☐ The letters to each other (J-5) still say what we mean
- ☐ One trusted person still knows where everything is

Our one task for the coming year

_____

_____

Reading one of our books? Whatever you think of the book, an honest review on Amazon helps other families find the right guide. Scan the code with your phone's camera, or type **ellisfamilyguides.com/rate** and choose your book.

J. For Couples — Our Shared Plan

Sections A through I are about one person. If you share a life with someone, there is a second set of questions that neither of your Organizers answers on its own: who runs what in your household, what happens to the accounts you share, and what the one left behind should do first. Fill in this section together, once, at the kitchen table. Your partner still needs an Organizer of their own — a free printable copy, made for a second person, is waiting at ellisfamilyguides.com/couples.

Filled in together by: _____

and _____

Date: _____

Last reviewed together: _____

J-1. Who Handles What

In most couples, one person quietly runs half the household — and the other doesn't know how. This page finds those gaps before a crisis does. For each task, write who does it today and whether the other could step in tomorrow. Every "no" in the last column is a lesson to schedule this month.

HOUSEHOLD TASK	WHO DOES IT TODAY	COULD THE OTHER TAKE OVER TOMORROW? (YES / NO)
Paying monthly bills		
Filing taxes / talking to the tax preparer		
Managing investments and retirement accounts		

HOUSEHOLD TASK	WHO DOES IT TODAY	COULD THE OTHER TAKE OVER TOMORROW? (YES / NO)
Health and Medicare paperwork		
Home and auto insurance		
Home repairs and service contacts		
Car maintenance and registration		
The password manager and master-password envelope		
Online banking and payment apps		
Family birthdays, gifts, and holiday plans		
Other:		

- The task we'll teach each other first: _____
- Date we sat down to do it: _____

J-2. How Our Accounts Are Held

When one of you dies, how an account is held — not what the will says — decides who can use it, and how soon. Joint accounts usually pass straight to the survivor. An account in one name only may be frozen until probate, unless a payable-on-death (POD) or transfer-on-death (TOD) beneficiary is named (Chapters 6 and 7). Go through every account on both Master Asset Inventories and note how it is held.

ACCOUNT (LAST 4 DIGITS)	HELD AT	HOW HELD: JOINT / ONE NAME + POD OR TOD / ONE NAME ONLY / TRUST	IF THE OWNER DIES, THE SURVIVOR CAN USE IT RIGHT AWAY?

- Does the survivor have at least one account they can draw on right away, with enough for a few months of bills?

  _____

- If not, what we'll change (and the date we did it): _____

J-3. Our Shared Decisions

Most couples name each other first — the real decisions are the backups, and whether you both chose the same people. Compare your two sets of documents and write down where they match and where they don't.

- Executor of each will (first choice / backup): _____
- Successor trustee, if we have a trust: _____

- Financial power of attorney agents for each of us (first / backup):

_____

- Healthcare agents for each of us (first / backup): _____
- Guardian for minor children or a dependent adult:

_____

- Who cares for our pets: _____
- If we both die at the same time, everything goes to:

_____

- Places where our documents disagree, and what we decided:

_____

- Date we last compared our wills and beneficiary forms side by side:

_____

J-4. If I Go First — A Checklist for My Partner

This page is written for the one who stays. It does not replace the Letter to My Family in Section I; it is the practical to-do list that only a spouse or partner faces. Nothing here needs to happen on the first day.

In the first two weeks

☐ Ask the funeral home to report the death to Social Security, then call 1-800-772-1213 about survivor benefits and the lump-sum death payment (Chapter 8)

☐ Order 10–12 certified copies of the death certificate

☐ Find the Organizer, and the account we can use right away (J-2)

☐ Notify my employer or former employer about final pay, pension, and group life insurance

In the first month

- ☐ Call each life insurance company in Section D and file the claims
- ☐ Contact each retirement account custodian — a surviving spouse often has extra options for an inherited IRA or 401(k), so ask before cashing anything out
- ☐ Ask the pension plan or annuity company about the survivor benefit (D-4)
- ☐ Take my name off joint bank accounts and cards
- ☐ Review autopays and subscriptions (G-4); cancel what only I used

In the first three months

- ☐ Retitle the car(s) and, if needed, the home
- ☐ Update your own will, beneficiary forms, and powers of attorney — I was probably named in all of them
- ☐ Meet with our CPA before the next tax filing; a surviving spouse may still file jointly for the year of death
- ☐ Ask for help. The people in Section A are there for exactly this

J-5. A Letter to My Partner

Section I is for the whole family. This page is just for the two of you — what you would want your partner to hear, and what they might be afraid to ask. Each of you writes one; keep them in the same envelope.

Dear _____

The thing I most want you to know _____

_____

Please don't feel guilty about _____

_____

Someone you can lean on, and why _____

_____

What I hope you'll still do _____

_____

With all my love, _____

Date _____



You've reached the end of the Organizer — which means your family will never have to start from zero. Review these pages once a year, keep them where your one trusted person can find them, and consider this gift given. Printable versions of every worksheet in this book are free at ellisfamilyguides.com/bonus — no sign-up, no email address.