

The Death Note

What your partner needs to know if you...you know.

**The Joint
ACCOUNT**

[Douglas and Heather Boneparth](#)

January 30, 2024

In partnership with



WELCOME BACK TO THE JOINT ACCOUNT

What is this?! Back-to-back Doug posts? You better believe it. Heather is just fine, but I've been one a roll lately and just couldn't hold off on sharing this week's newsletter with you. It's kind of serious, but I'm thrilled to break format and not answer a question for once. Alright, let's jump in.

A few weeks ago, I posted a screenshot on X of a letter I call my "death note." Sounds dark, I know, but it's just a simple document with a simple purpose: to give Heather access to everything she would need if I died.

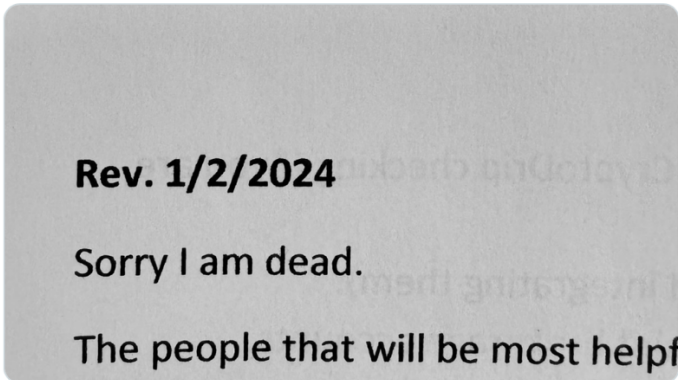


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Every couple should have a document that explains what to do and who to contact when they die. It should also contain usernames and passwords to important websites, etc.

Here's how I start mine...



Last edited 6:15 AM · Jan 11, 2024



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Nobody wants to think about this, which is probably why I started my own note with some humor. Perhaps I hoped that me being quintessentially *me* would bring some levity to my death. Unfortunately, I've witnessed too often what happens when couples don't take these matters seriously. People convince themselves they'll never have to deal with **the unthinkable happening** to their partner, until they do. I can't emotionally put myself in anyone's shoes who has been there, but I can comment on the amount of administrative work that's dumped on them at the worst possible time.

Before I share what's in my death note, please know that none of this replaces having basic estate planning documents. We're talking wills, powers of attorney, and healthcare proxies. These documents ensure that any legal, financial, and medical decisions can be made on the decedent's behalf. They also confirm where assets will go if your loved one dies. This is not legal advice (thanks, Heath), but just know you'd have a tough time relying on a death note as binding evidence of your partner's wishes.

This letter is more to help you take control at a time when everything feels out of control. It fills in gaps and provides immediate access to information that your estate planning documents typically don't. Most institutions and businesses, for example, require you to complete various settlement forms and furnish a death certificate before giving you access to your partner's accounts. That could take weeks or months, and if you're now responsible for paying certain bills or handling other affairs that you weren't before, it poses an issue when you don't need any more of those.

The first thing my death note states are the names and roles of **people most important** to helping Heather deal with my death. For example: our estate planning attorney, accountant, business contacts, and close friends are all listed. By knowing who and how to contact the people responsible for helping, your partner will be able to streamline the first steps promptly without second guessing who to call.

Your traditional estate planning documents may also not account for this digital dilemma: should your partner die, you'll need access to his or her computer and phone. Therefore, my note includes not only the **login information** to my devices but the credentials for my password manager, too. Having this level of access can put you in the position to control most of the services and websites involved in your daily lives, from financial accounts, to utilities, to streaming services, to gym memberships. For me, it's all in there. And by the way, if you don't use a password manager, this is a good time to set that up, too.

Flowing from the more crucial intel on devices and digital accounts, my death note also contains detailed instructions on how to handle my **online presence** (lol). This includes everything from my social media accounts to my personal and professional websites. It's vital that Heather knows not only how to access these platforms but also what to do with them. Should profiles be memorialized, deleted, or handed over to someone else to manage? These are personal choices that I've made clear in my note.

Include more practical items in your note, too. **Don't make assumptions on what your partner knows.** Include small things like where to find the spare keys to the house, car, and safe, and more significant things, such as the location of any physical documents that are not digitally stored, including life insurance policies, home deeds, and car titles. If your partner doesn't pay certain bills or handle certain household tasks, include those, too. Heather has joked that her death note to me will include what stores to shop for the girls' clothing in and which of her friends should be tasked with helping. Again, even things that seem overwrought at first glance could be useful if you're left to wonder. She's working on hers now.

Most importantly, these documents aren't static. They're living things that need to be updated at least once a year and after any major life event. Try not to view this as depressing, but rather, reassurance that you've done everything in your power to make things as easy as possible for your family. Moving through this process has sparked very important conversations between us about our wishes and how we can implement them. It's an act of love—not fear.