What guessing costs a family.

10–12

certified death certificates

is what settling an estate actually takes — banks and insurers each keep one. Most families order two, then wait weeks to reorder. Page one of this book tells them.

Billions

sit in unclaimed accounts

old 401(k)s, forgotten policies, hometown credit unions — money nobody knew to look for. The map inside keeps yours off that list.

1 year

of customer-service calls

is the difference between a family with the accounts written down and a family guessing at passwords. One evening with this book, or a year on hold.

This is not a will — it's everything the will assumes someone already knows. Fill it in pencil, one section a week, and review it once a year with coffee.