If I DIE FIRST

This page is optional. If you are married and you are the sole person who knows all about your assets and dealings, this sheet should include helpful instructions for your spouse such as:

Check with brokerage if I have taken the minimum distribution from any of my IRAs and 401(k). If not, take it out from accounts xxxx before December 31st to avoid 50% penalty.

Update the cost basis of home and all investments.

Update the Cost Basis and Sell the rental properties if you cannot manage them so there should be no capital gains tax.

If the rest of the income and assets are enough for you to live on, distribute my retirement accounts to secondary younger beneficiaries (named in my IRA) as inherited IRA.

Any other special instructions for the spouse.