

'Golden envelopes'

Mendlesham Computer Club

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What is a 'Golden Envelope'?

A secure collection of essential information your family will need after you pass away or are incapacitated.

Why It Matters

- Reduces stress for loved ones
- Prevents lost assets
- Ensures your wishes are followed

Key Documents to Include

- Will, Power of Attorney and solicitor details
- Birth/marriage certificates
- Passport & NI number

Financial Information

- Bank accounts
- Pensions
- Investments
- Insurance policies

Digital Accounts

- Email accounts
- Online banking
- Subscriptions
- Password manager access

Property & Assets

- House deeds
- Mortgage info
- Vehicle details
- Valuables list

Personal Wishes

- Funeral preferences
- Messages to family
- Charity donations

How to Create on a PC

- Use Word/Google Docs
- Create clear sections
- Save as PDF
- Store securely

How to Create on an iPad

- Use Notes or Pages
- Scan documents
- Save to Files or iCloud
- Backup regularly

On-line resources

- Age UK have a document you can download as a pdf and fill it in either electronically or printing a paper copy see <https://www.ageuk.org.uk/information-advice/money-legal/end-of-life-planning/lifebook/> or Google 'age uk life book'
- Martin Lewis has produced an excellent blog on the subject at <https://www.moneysavingexpert.com/team-blog/2022/03/how-to-prepare-your-digital-life-for-when-you-die/> or Google 'martin lewis digital life'

Security Tips

- Do not include passwords directly
- Use a password manager
- Tell trusted person location

Where to Store It

- Safe at home
- With solicitor
- Secure digital cloud storage

Final Advice

- Keep it updated
- Review annually
- Tell your family it exists