Financial binder

The Rivera Family (sample)

Assembled September 9, 2026. This document says where things are held, who to call about each of them, and what has to keep being paid. It is written for whoever has to pick this up.

Account numbers, login credentials, and document images are deliberately not stored in the system that produced this. The blanks below and beside each account are for completing by hand, and this page is then as sensitive as the originals it points to.

This binder is for

Name	Relationship	Phone	Email
Ines Rivera	Daughter		
Daniel Rivera	Spouse	512-555-0101	daniel@example.com

To complete by hand

The details worth keeping on paper rather than in a database.

Where the signed originals are kept (safe, deposit box, attorney's office)

Safe or deposit box location, and who holds a key

Where account credentials are kept (password manager, sealed envelope)

Who already knows this binder exists

Anything a successor would not think to ask about

Who to call

Role	Name	Firm	Phone	Email	Responsible for
Attorney	Ana Ruiz	Ruiz & Feld LLP	512-555-0142	aruiz@example.com	The will, the trust, and the powers of attorney
Banker	Dana Kim	First Republic	512-555-0188		The checking and savings accounts
Beneficiary	Ines Rivera				
CPA / EA	Marcus Bell	Bell Tax Group	512-555-0177	mbell@example.com	The return, the K-1s, and the estimated payments
Executor	Daniel Rivera		512-555-0101	daniel@example.com	Named executor under the 2014 will
Financial adviser	Priya Nandakumar	Cardinal Advisors	512-555-0119	priya@example.com	The brokerage and retirement accounts
Insurance agent	Tom Reyes	Northwestern	512-555-0163		The term life and disability policies

What has to be paid

What	Payee	Amount	How often	Next due	Paid from	Automatic
Term life premium	Northwestern	$1,850	Annual	2026-09-01	Checking @ First Republic	yes
Federal estimated tax	US Treasury	$9,500	Quarterly	2026-09-15	Checking @ First Republic	no
Umbrella policy premium	Chubb	$980	Annual	2026-10-01	Checking @ First Republic	yes
Disability premium	Guardian	$2,400	Annual	2026-11-15	Checking @ First Republic	no
Property tax, Travis County	Travis County	$18,400	Annual	2027-01-31	Savings @ First Republic	no

About $61,630 a year across these. Anything not automatic stops being paid the moment someone stops paying it.

Where things are held

The account number column is blank on purpose. Write it in.

Institution	Account	Titling	Beneficiary	Account number
Vanguard	Traditional IRA at Vanguard	individual	on file	
Vanguard	Roth IRA at Vanguard	individual	NONE	
Schwab	Taxable Brokerage at Schwab	joint	NONE	
First Republic	Checking at First Republic	joint	NONE	
First Republic	Savings at First Republic	joint	NONE	
Fidelity	HSA at Fidelity	individual	NONE	
CollegeInvest	529 plan at CollegeInvest	individual	NONE	
Fidelity	401(k) at Fidelity	individual	NONE	

Private holdings

Holding	Type	Held in	Still callable	Contact at the fund
Alto Robotics	Direct startup equity	Taxable / individual		
Cascade Opportunity Fund II	Qualified opportunity fund	Taxable / individual	$-1,200,000	
Meridian Ventures VI	Venture capital fund	Taxable / individual	$580,000	
Ridgeline Credit II	Private credit fund	Self-directed IRA		

Capital calls arrive on the manager's schedule, not the household's, and a missed call can forfeit the interest.

Policies in force

Kind	Coverage	Annual premium	Renews	Policy number
disability	$180,000	$2,400		
term_life	$1,500,000	$1,850	2032-06-01	

Estate documents

Document	Executed	Where the original is kept
Will	2014	

The first ninety days

Administrative sequence only. It says who to notify and what has a deadline, never what to do with an asset once it is in hand. Hand it to the attorney directing the estate rather than working through it alone.

First 30 days: Access, notification, and anything that lapses.

1. Locate the will and the estate documents

1 document(s) are recorded: Will. The signed originals are what the court accepts, not a copy or this record.

Contact: Ana Ruiz, Ruiz & Feld LLP, 512-555-0142

2. Order certified death certificates, roughly 10

5 institution(s) and 2 policy(ies) on file, each generally wanting its own certified copy, plus spares for the court and the employer. They are ordered from the county or state registrar.

3. Notify the 5 institution(s) holding accounts

CollegeInvest, Fidelity, First Republic, Schwab, Vanguard. Notification freezes individually titled accounts and starts each institution's own claim process, which runs on its own clock.

Contact: Priya Nandakumar, Cardinal Advisors, 512-555-0119

4. File the life insurance claim(s), $1,500,000 of coverage

1 life policy(ies) on file. Insurers pay on a claim, not on notice, and the proceeds are usually the fastest liquidity available to the household.

Contact: Tom Reyes, Northwestern, 512-555-0163

5. Keep 1 manual payment(s) running

Federal estimated tax $9,500 to US Treasury due 2026-09-15. These are not automatic, so they stop when the person making them stops.

6. Secure access to this record

A household join code from the continuity page gives a successor their own login rather than a shared password. Passwords and account numbers are deliberately not held here.

Contact: Daniel Rivera, 512-555-0101

Days 30 to 60: Claims, retitling, and the estate inventory.

1. Claim the 1 account(s) with a named beneficiary

Traditional IRA at Vanguard. These pass by designation rather than under the will, so they move first and outside probate.

Contact: Priya Nandakumar, Cardinal Advisors, 512-555-0119

2. Inventory the 7 account(s) with no beneficiary

Roth IRA at Vanguard, Taxable Brokerage at Schwab, Checking at First Republic, Savings at First Republic, HSA at Fidelity, 529 plan at CollegeInvest, 401(k) at Fidelity. With no designation these form part of the probate estate and need a date-of-death value for the inventory.

Contact: Ana Ruiz, Ruiz & Feld LLP, 512-555-0142

3. Retitle 3 jointly held account(s)

Taxable Brokerage at Schwab, Checking at First Republic, Savings at First Republic. Joint accounts generally pass to the survivor by operation of law, and the institution still wants a certificate to update the title.

Contact: Priya Nandakumar, Cardinal Advisors, 512-555-0119

4. Notify the manager of 4 private holding(s)

Alto Robotics, Cascade Opportunity Fund II, Meridian Ventures VI, Ridgeline Credit II. Transfer of a partnership interest usually needs the general partner's consent, and the fund documents set the terms.

Days 60 to 90: The tax calendar and the longer arc.

1. Final individual return for 2026

A final return covers the part of the year before death, and the estate files its own return for what comes after. Which income lands on which return is a question for the preparer.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

2. Expect 3 Schedule K-1(s)

Cascade Opportunity Fund II, Meridian Ventures VI, Ridgeline Credit II. K-1s routinely arrive after the April filing date, and an extension is the ordinary path while one is outstanding.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

3. Check the Form 990-T position on retirement holdings

Ridgeline Credit II. Unrelated business taxable income inside a retirement account is filed and taxed at trust rates, and the obligation follows the account to its beneficiary.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

4. Establish the distribution rules on 3 retirement account(s)

Traditional IRA at Vanguard, Roth IRA at Vanguard, 401(k) at Fidelity. The timetable an inherited account runs on depends on who inherits and on the age at death, and the deadline for setting it up is its own trap.

Contact: Marcus Bell, Bell Tax Group, 512-555-0177

5. Confirm whether an estate tax return is required

Stated net worth on file is $12,049,000. A return can be required even where no tax is owed, and electing to carry a spouse's unused exemption is made on that return.

Contact: Ana Ruiz, Ruiz & Feld LLP, 512-555-0142

6. Update this record to the surviving household

Ownership, beneficiaries, filing status, and income all change. Re-running the reviews afterwards restates the position rather than the one that has passed.

Why things are arranged this way

2026-06-20: Started the will rewrite, and named Daniel as executor in the interim

The 2014 will predates both children and the trust. Ana is drafting a replacement with the trust as residuary beneficiary. Until it is signed the 2014 document governs, so Daniel holds the binder and knows where the original sits.

Consulted: Ana Ruiz (Ruiz & Feld)

2026-05-02: Left the Meridian commitment in place at $1,000,000

Roughly $580,000 is still callable and cash sits at $395,000. Rather than reduce the commitment we agreed to hold the savings balance above $300,000 until the fund is fully drawn, which the projection shows is about three more years. Priya knows not to sweep that balance.

Consulted: Priya Nandakumar (Cardinal Advisors)

2026-03-12: Held the Alto Robotics stock rather than taking the tender offer

The tender was at a small premium to the last round. Holding to the three-year mark in February 2029 moves the stock into the 50% exclusion tier, and to 100% in 2031. Ana and Marcus both read the same tier dates off the review. We accepted the illiquidity because nothing in the plan needs that money before 2030.

Consulted: Ana Ruiz (Ruiz & Feld), Marcus Bell (Bell Tax Group)