BPP AGENCY
BUILD. PROTECT. PRESERVE.

LIFE READY SERIES

THE QUESTION WE START WITH

If life changed tomorrow, would your family know what to do?

Build Today for What Matters

PEOPLE. PLANS. PEACE OF MIND.

Practical tools, thoughtful conversations, and simple steps to help you protect what matters most — for today and for whatever comes next.

A BPP AGENCY COMMUNITY EDUCATION PROGRAM

Family Legacy Lab™

BUILD. PROTECT. PRESERVE.

This is not a binder full of passwords.

It is a map your family can actually use.

HOW TO USE THIS WORKBOOK

Write in it. Circle things. Cross things out. Bring it to the family conversation. But keep sensitive credentials somewhere secure - not here.

Think of these pages as the table of contents to your family life: what exists, where it lives, who knows, and what should happen first.

DO NOT WRITE

- [ ] Passwords or master passwords
- [ ] PINs or security answers
- [ ] Social Security numbers
- [ ] Full account numbers
- [ ] Copies of IDs or medical records
- [ ] Anything you would panic about losing

YOUR WORKBOOK RULE

Map the path. Protect the vault.

If someone found this workbook, they should understand where your systems are - but not be able to break into them.

NAME / HOUSEHOLD

____

START DATE

____

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Your Life Ready journey

Three sessions. One increasingly usable family plan.

01

READY

Who knows what?

Find the invisible responsibilities, information, and decisions that depend too heavily on one person.

02

DIGITAL

What happens if access breaks?

Strengthen the digital household: email, phones, scams, account recovery, and emergency access.

03

CONTINUITY

Can someone pick up the plan?

Organize people, documents, caregiving, backup roles, conversations, and the next 30 days.

THE GOAL

Less confusion. More backup. A clearer first move.

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Start with a snapshot

Rate each statement: 0 = not started, 1 = partly, 2 = mostly, 3 = yes.

01	One trusted person knows who to contact in an emergency.	0	1	2	3
02	Someone besides me can identify the bills/responsibilities that cannot be missed.	0	1	2	3
03	I know where important documents are stored.	0	1	2	3
04	I have a category-level map of important financial accounts and benefits.	0	1	2	3
05	I have reviewed beneficiary or ownership information after major life changes.	0	1	2	3
06	I use stronger sign-in protection on important digital accounts.	0	1	2	3
07	I know how I would begin recovering a compromised email, phone, or financial account.	0	1	2	3
08	My family has a rule for suspicious or urgent requests for money.	0	1	2	3
09	Someone could step in for children, pets, property, or other dependents.	0	1	2	3
10	I have started the aging/caregiving conversation where it is relevant.	0	1	2	3
11	My business/side hustle has at least a basic backup plan.	0	1	2	3
12	I know three actions I can realistically complete in the next 30 days.	0	1	2	3

THE ONE SYSTEM I MOST WANT TO MAKE EASIER FOR MY FAMILY IS...

My reason for doing this now:

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01

SESSION ONE

If something happened tomorrow...

Find the responsibilities, information, accounts, and decisions that depend too heavily on one person - and start building practical backups.

READY: PEOPLE + INFORMATION + BACKUPS

HOUSEHOLD RESPONSIBILITY MAP

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Who knows what?

Make the invisible visible.

Every home runs on knowledge — who knows what, who does what, and where to find important information. Use this page to map it out, so nothing gets lost and everyone feels more prepared.

AREA / TASK	WHO KNOWS HOW?	NOTES (WHERE INFO LIVES, NEXT STEPS, ETC.)
Finances & Bills		
Home & Maintenance		
Health & Medical		
Insurance & Legal		
Vehicles		
Technology & Accounts		
Daily Routines		
Family & Personal Care		
Pets		
Other		

REFLECTION

What surprised you? What's uncovered? What could you make more visible or better share as a family?

The 48-hour test

If the usual go-to person could not answer questions for two days, what breaks first?

PAY

What must still get paid?

CARE

Who/pet depends on a routine?

MOVE

What transportation/logistics matter?

ACCESS

What key/device/account controls something important?

WORK

What job/business commitment cannot disappear?

CALL

Who needs to hear from us first?

THE FIRST BACKUP I WILL CREATE

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The essential information map

Know what exists. Know where it lives. Know who can find it.

CATEGORY	WHERE STORED	WHO CAN FIND IT
Emergency contacts		
IDs / vital records		
Housing / property		
Employment / benefits		
Banking categories		
Retirement / investment		
Insurance / protection		
Debt / obligations		
Business records		
Caregiving / medical contacts		

REMEMBER

This page points to the information. It should not contain passwords, PINs, full account numbers, or Social Security numbers.

The Family Protection Checkup

These are review questions - not a product shopping list.

- [ ] Do I know what employer benefits are available and where that information lives?
- [ ] Have beneficiary designations been reviewed after major life changes?
- [ ] Do I know who owns important policies/accounts and who is listed to receive benefits where applicable?
- [ ] Would a trusted person know how to locate policy or plan information?
- [ ] Do I understand which expenses continue if income stops temporarily?
- [ ] Do I have an emergency-fund target or a plan to build one?
- [ ] Do I know which questions belong with an employer, plan administrator, attorney, tax professional, or other qualified professional?

QUESTIONS I NEED TO TAKE TO THE RIGHT PROFESSIONAL

Your 7-day readiness sprint

Choose three actions small enough to actually happen this week.

ACTION 1

WHAT I WILL DO

WHO OWNS IT ______________________ BY WHEN ______________________

ACTION 2

WHAT I WILL DO

WHO OWNS IT ______________________ BY WHEN ______________________

ACTION 3

WHAT I WILL DO

WHO OWNS IT ______________________ BY WHEN ______________________

BEFORE SESSION TWO

Do one thing that makes your family less dependent on information that lives only in your head.

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02

SESSION TWO

Your money. Your identity. Your digital life.

Most families now have two households: the physical one and the digital one. This session strengthens the systems that can interrupt both.

DIGITAL: SECURE + VERIFY + RECOVER

Map your digital household

Think in categories. Do not record usernames or passwords.

ACCOUNT / CATEGORY	STRONGER SIGN-IN	RECOVERY CURRENT	BACKUP PROCESS
Primary email			
Mobile phone / carrier			
Banking / payments			
Credit cards			
Retirement / benefits portals			
Cloud storage / photos			
Social media			
Business systems			

START HERE

Secure the email account that can reset your other accounts. If that account falls, the rest of your digital household can follow.

Digital safety quick check

A few boring settings can save an extremely exciting amount of chaos.

- [ ] My primary email uses a unique password or passphrase.
- [ ] I use a password manager or another secure method that avoids password reuse.
- [ ] Multi-factor authentication or passkeys are enabled on critical accounts where available.
- [ ] My recovery email/phone methods are current.
- [ ] My phone has a screen lock and current software updates.
- [ ] I can recognize urgency, secrecy, impersonation, and unusual-payment red flags.
- [ ] My family has a verification phrase or callback rule for urgent money requests.
- [ ] I know the official contact method for my financial institutions.

THE TWO UPGRADES I WILL DO FIRST

1 ____________________

2 ____________________

Build a family scam defense

Urgency is a tactic. Verification is a habit.

THE FAMILY RULE

No urgent request for money, credentials, gift cards, crypto, wire transfers, or remote access gets an immediate YES.

We verify through a known number or separate channel first.

RED FLAGS I WANT MY FAMILY TO RECOGNIZE

- SECRECY
- EXTREME URGENCY
- IMPERSONATION
- PAYMENT CHANGE
- REMOTE ACCESS
- TOO-GOOD-TO-BE-TRUE

OUR VERIFICATION PHRASE / CALLBACK RULE

WHO CAN AN OLDER OR VULNERABLE FAMILY MEMBER CALL?

If something is compromised: C-A-L-M

A simple recovery sequence for a very not-simple moment.

C

CONTAIN

Change exposed credentials, end remote sessions, lock or freeze affected access as appropriate.

MY FIRST MOVE ____________________

A

ALERT

Contact the institution using a trusted number and notify your backup person.

MY FIRST MOVE ____________________

L

LOG

Save dates, messages, screenshots, transactions, case numbers, and what you did.

MY FIRST MOVE ____________________

M

MONITOR

Watch affected accounts and identity records and follow official guidance.

MY FIRST MOVE ____________________

Digital emergency access

Document the method, not the secret.

NEED	WHERE PROCESS IS DOCUMENTED	TRUSTED BACKUP
Recover primary email		
Replace/unlock phone		
Find secure password instructions		
Access critical household/business files		
Know who to call for help		

MY 7-DAY DIGITAL UPGRADE SPRINT

1 ______________________ BY ____________

2 ______________________ BY ____________

3 ______________________ BY ____________

Make the email account that controls your digital life harder to take over - and easier for you to recover.

03

SESSION THREE

The Family Continuity Plan

Legacy is also the confusion you prevent while you are living. Now we turn your maps into people, roles, conversations, and a plan someone can actually use.

CONTINUITY: PEOPLE + AUTHORITY + ACTION

Your continuity people

Who should be called, consulted, or backed up?

ROLE	NAME	BEST CONTACT METHOD
Primary family contact		
Backup family contact		
Neighbor / local helper		
Caregiving contact		
Work / employer contact		
Attorney / legal resource		
Tax resource		
Financial / benefits resource		
Technology / cybersecurity help		

THE PERSON WHO SHOULD NOT BE LEFT GUESSING

THE PERSON WHO NEEDS A BACKUP

Documents, authority & access

Finding something is not the same as having authority to act.

DOCUMENTS

Where are important records stored?

- IDs / vital records
- Legal documents
- Health directives
- Benefits / protection
- Property / business

AUTHORITY

Who is actually allowed to make decisions?

- Do not assume account access = legal authority.
- Note which questions need an attorney, employer, plan administrator, care provider, or other qualified professional.

ACCESS

How does a trusted person begin?

- Keys
- Device recovery
- Secure instructions
- Emergency contacts
- First-call process

ONE AUTHORITY QUESTION I NEED TO CLARIFY

WHERE OUR CORE INFORMATION MAP LIVES

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The conversation families put off

Start with dignity, choice, and less guessing.

1. **If you needed help for a few weeks, who would you want coordinating things?**

2. **What would that person need to know first?**

3. **Where is the information they would need?**

4. **What decisions would you want to remain fully yours?**

5. **Which professionals should be involved?**

6. **What would make you feel respected if family needed to help?**

The goal is not to take over. The goal is to know how to help without creating a second crisis.

The 20-minute family meeting

Low drama. High usefulness.

0-3

WHY

Reduce confusion - not control anyone.

3-8

GAPS

Name the top three things only one person knows.

8-13

WHERE

Confirm where essential information is stored.

13-17

BACKUP

Confirm backup people and the first calls.

17-20

ACTION

Assign one action to each person.

OUR NEXT FAMILY CHECK-IN DATE

WHO WILL PUT IT ON THE CALENDAR?

Your 30-day Family Continuity Plan

Turn the gaps into assignments, owners, and dates.

PRIORITY ACTION	OWNER	TARGET DATE	STATUS

MY FIRST THREE MOVES

1

2

3

A plan does not need to be finished to be useful. A family that knows where to start is already more resilient.

My Family Continuity Plan

The one-page “start here” summary.

FIRST FAMILY CONTACT

BACKUP FAMILY CONTACT

WHERE ESSENTIAL INFORMATION IS MAPPED

WHERE LEGAL/OFFICIAL DOCUMENTS ARE STORED

HOW DIGITAL RECOVERY STARTS

WHO HANDLES URGENT HOUSEHOLD RESPONSIBILITIES

WHO HANDLES URGENT BUSINESS RESPONSIBILITIES

NEXT FAMILY REVIEW DATE

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Your plan should change when life changes

Use these moments as a reason to review - not a reason to panic.

- [ ] Marriage, divorce, separation, or new partnership
- [ ] Birth, adoption, death, or change in dependents
- [ ] Move, home purchase/sale, or major property change
- [ ] New job, retirement, or major benefit change
- [ ] New business or major business change
- [ ] Major health/caregiving change
- [ ] Identity theft, fraud, or cybersecurity incident
- [ ] At least once each year

NOTES / THINGS TO FOLLOW UP ON

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Prepared is not a personality trait. It is a few systems you build on purpose.

MY COMMITMENT

The one thing I want my family to experience less of is...

The one thing I want them to have more of is...

We help people become more prepared before life requires them to be.

Keep this workbook. Review it after major life changes. Most importantly: make sure the people who matter know where the plan begins.

SIGNATURE

DATE