

The Expat Legacy Planning Checklist

A record of what you own and where it sits, for people with assets in more than one country

Date completed: _____ Next review date: _____

Two notes before you start

Once this is filled in, it is a sensitive document. Keep it where you keep your passport, not in a desk drawer. If you complete it on a computer, keep it in a folder only you and your named people can open.

Two things do not belong on this sheet. Passwords and PINs, because your password manager does that job properly, and the recovery phrase for a crypto wallet, because anyone holding it can take the coins immediately with no way to reverse it. Everything else here, including full account and policy numbers, is what your family will be asked to quote on every form. Write it in full.

Some password managers have an emergency access setting that releases your vault to a named person after a waiting period you choose. Bitwarden is one; check whether yours does. Set that up once, and this sheet never has to carry a password.

Part 1: What you own, and where

Bank and cash accounts

Country	Bank	Account type	Account number	Approx. balance	Statements go to

Investment accounts

Platform or provider	Country	Account number	Main holdings	Approx. value	Statements go to

Pensions and retirement schemes

Provider	Country	Scheme type	Member number	Est. value	Beneficiary named

Property

Location	Property type	Ownership structure	Mortgage lender and account	Est. value	Where the title deed is held

Cryptocurrency and digital assets

Asset	Wallet or exchange	Approx. value	Where the recovery information is kept	Who knows

Write where the recovery phrase is stored. Never write the phrase itself.

Business interests and other valuables

What it is	Country	Ownership or share	Approx. value	Where the paperwork is

Part 2: Insurance

Type	Provider	Policy number	Cover amount	Beneficiary	How the premium is paid
Life					
Life					
Health					
Critical illness					
Income protection					
Property					
Other					

Unclaimed policies are common. A policy nobody knows about pays nobody.

Part 3: Documents, and which country holds them

Wills and estate documents

- ☐ Will in country of residence: _____ (signed: _____)
- ☐ Will in second country: _____ (signed: _____)
- ☐ Will in third country: _____ (signed: _____)
- ☐ Power of attorney documents held at: _____
- ☐ Executor named, contact details current

A will drawn up in one country may not govern assets held in another. Whether you need one will or three is a question for a lawyer in each country where you hold something substantial.

Identity and status

- ☐ Passport copies (all pages) ☐ Birth certificate ☐ Marriage certificate
- ☐ Visa or residence permit ☐ Tax identification number in each country: _____

Property and business

- ☐ Title deeds ☐ Mortgage paperwork ☐ Partnership agreements
- ☐ Share certificates ☐ Trust deeds

Part 4: Who to call

Legal

Name and firm	Speciality	Country	Phone	Email

Financial and tax

Name and firm	What they handle	Country	Phone	Email

Insurance, banking and other

Name and firm	Role	Phone	Email
	Insurance broker		
	Relationship manager		
	Executor		
	Other		

Part 5: Where the records live, and who can reach them

Digital copies are stored at: _____

e.g. a named cloud folder

Password manager used: _____

Emergency access nominee set inside the password manager: _____

This is the setting that releases your vault after a waiting period. It replaces writing passwords down.

Physical originals are stored at: _____

Backup location: _____

How access to the safe or deposit box is arranged: _____

Name who holds a key or who is registered with the bank.

Who is permitted access

Name	Relationship	Digital	Physical	Phone	Email
		☐ Yes ☐ No	☐ Yes ☐ No		
		☐ Yes ☐ No	☐ Yes ☐ No		
		☐ Yes ☐ No	☐ Yes ☐ No		

At least one person on this list should live outside your household.

Emergency instruction sheet

Cut this page out. Keep one copy at home and give one to the person named below.

In the event of my death or incapacity

Call first:

Name: _____ Relationship: _____

Phone: _____ Email: _____

This person knows where the records are kept.

The records are here:

Digital files: _____

Physical documents: _____

Professional contacts:

Lawyer: _____ Phone: _____ Country: _____

Financial adviser: _____ Phone: _____

Insurance broker: _____ Phone: _____

What exists, in outline:

Bank accounts are held in these countries: _____

Insurance policies are held with: _____

Wills exist in these countries: _____

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