Completed Family Continuity Packet

Example Household - finished Phase 1 handoff packet

Fictional demo for showing the end state | Updated August 31, 2026

EXAMPLE / FICTIONAL DATA. This PDF is a shareable example only. Every name, phone number, email, company, address, account identifier, last four, and provider reference is made up for demonstration purposes.

Purpose: show what a completed continuity map can look like after the initial meeting and detail-completion meeting. This example combines a Start Here page, operating packet, running log, and blank physical-only device insert.

Start Here One-Pager

First rule: stabilize the family, call the right people, preserve access, and wait for professional guidance before making legal, financial, tax, business, or account changes.

Order	If Jordan dies or is incapacitated	If Jordan and Priya both die
1	Priya Ellis leads; call Marcus Ellis for practical help.	Marcus Ellis leads as backup family/trust continuity person.
2	Marcus Ellis: 202-555-0147 / marcus.ellis@example.com	Dana Whitcomb, estate attorney: 202-555-0134 / dana.whitcomb@example.com
3	Dana Whitcomb, estate attorney: 202-555-0134 / dana.whitcomb@example.com	Rafael Kim, CPA: 202-555-0182 / rafael.kim@example.com
4	Rafael Kim, CPA: 202-555-0182 / rafael.kim@example.com	Morgan Patel, business bookkeeper: 202-555-0199 / morgan.patel@example.com
5	Morgan Patel for business books and payroll: 202-555-0199	Lina Torres for rental property: 202-555-0171 / lina.torres@example.com

Item	Location / Reference
Printed packet	Home safe, lower shelf, green folder labeled Family Continuity Packet
Password-manager emergency kit	Home safe, sealed envelope marked password manager emergency access
Sealed Device Access Insert	Stored physically with the password-manager emergency kit; completed by hand only
Estate originals	Held by Dana Whitcomb at Whitcomb Legal Group
Digital document folder	Family laptop: Documents/Family Continuity/Source Documents
Tax and business records	Shared drive folder: Ellis Admin/Tax and Business Records

Do These First

Confirm immediate safety, medical needs, and care for Maya and Theo.

Call Priya, Marcus, and Dana in that order.

Find the printed packet and estate originals.

Preserve phones, email, cloud storage, 1Password, bank portals, and business records.

Start the running log before making calls or decisions.

Do Not Do These Right Away

Do not close phone, email, cloud, password-manager, bank, card, or utility accounts.

Do not cancel autopay services until statements and records are preserved.

Do not transfer, sell, distribute, or retitle assets without attorney guidance.

Do not make business or rental commitments without Morgan, Lina, Rafael, and Dana.

Do not write passwords, safe codes, recovery keys, or device passcodes into this packet.

How To Use This Packet

Scenario	Practical Lead	First Move
Jordan is incapacitated	Priya Ellis, with Marcus Ellis helping	Call Marcus and Dana; preserve access and documents.
Jordan dies and Priya is alive	Priya Ellis, with Marcus Ellis helping	Call Marcus and Dana; do not make account or business changes immediately.
Jordan and Priya both die	Marcus Ellis, with Dana Whitcomb guiding	Call Dana immediately; use safe-held emergency materials only as legally appropriate.

First 24 Hours

[ ] Confirm immediate safety, medical, children, home, and pet needs.

[ ] Call Priya Ellis and Marcus Ellis.

[ ] Call Dana Whitcomb for legal authority and document guidance.

[ ] Locate the printed packet, trust binder, and sealed device insert.

[ ] Keep phones, email, iCloud, 1Password, bank portals, and business records active.

[ ] Do not close accounts, cancel services, transfer assets, or make business commitments.

[ ] Start the running log.

First 72 Hours

[ ] Speak with Rafael Kim about tax records, prior returns, and entity documents.

[ ] Speak with Morgan Patel about business bookkeeping, payroll contractor records, and business insurance.

[ ] Speak with Lina Torres about the rental property, tenants, rent deposits, and maintenance vendors.

[ ] Review bank and card activity to confirm autopays continue.

[ ] Confirm mortgage, utilities, insurance, school tuition, phones, and internet remain active.

[ ] Preserve recent statements, policy documents, tax records, leases, and business records.

First 7 Days

[ ] Build one list of legal, tax, business, insurance, property, and bill questions.

[ ] Ask Dana which documents are operative and who has authority to act.

[ ] Ask Rafael what should be preserved for year-end taxes and entity filings.

[ ] Ask Morgan for an orientation on Ellis Growth Studio and recurring contractor payments.

[ ] Ask Lina for the rental-property status, tenant lease, deposits, and maintenance calendar.

[ ] Confirm which phone receives 2FA before canceling, resetting, or changing mobile service.

Emergency Call Sheet

Person / Firm	Role	Phone	Email	Call When
Priya Ellis	Spouse; primary practical lead; co-trustee	202-555-0102	priya.ellis@example.com	Immediately if Jordan is unavailable
Marcus Ellis	Brother; backup practical lead; successor trustee	202-555-0147	marcus.ellis@example.com	First practical helper; leads if both spouses die
Dana Whitcomb / Whitcomb Legal Group	Estate attorney; holds originals	202-555-0134	dana.whitcomb@example.com	First 24 hours for legal authority and trust questions
Rafael Kim / North Star CPAs	CPA and tax preparer	202-555-0182	rafael.kim@example.com	First 72 hours for personal, trust, rental, and business taxes
Morgan Patel	Bookkeeper for Ellis Growth Studio	202-555-0199	morgan.patel@example.com	Business books, payroll contractor records, and filings
Lina Torres / Ridge Property Services	Rental property manager	202-555-0171	lina.torres@example.com	Tenant, rent, lease, repair, and vendor questions
Nia Carter / Apex Dental Supply	Employer HR contact	202-555-0128	nia.carter@example.com	Benefits, final paycheck, COBRA, and group insurance
Evan Cho	Close neighbor with house key	202-555-0166	evan.cho@example.com	Immediate home access, pet care, package checks

Digital Access And Devices

- 1Password Families is the password manager. Priya is a Family Organizer.
- The 1Password Emergency Kit is printed and stored in the home safe with the sealed device insert.
- The digital packet stores access references only: entry names, folder locations, and who knows the process.
- No password, Secret Key, safe code, device passcode, recovery key, or 2FA backup code belongs in this PDF.

Device	Where It Lives	Used For	Access Path
Jordan iPhone 15 Pro	Jordan's nightstand or backpack	2FA, banking approvals, email, calendar	Use sealed physical insert; do not reset
Jordan MacBook Pro	Home office desk	Family documents, business records, tax files	Use sealed physical insert; local account instructions included there
Family iPad	Kitchen charging drawer	School apps and shared calendar	Use sealed physical insert if needed
Office iMac	Ellis Growth Studio office	Business files and bookkeeping exports	Ask Morgan before moving or resetting

Estate And Legal Snapshot

Topic	Current Understanding
Trust	Ellis Family Revocable Trust dated May 14, 2025
Originals	Held by Dana Whitcomb at Whitcomb Legal Group
Trustees while both can serve	Jordan Ellis and Priya Ellis
If one spouse cannot serve	Surviving/non-incapacitated spouse acts as sole trustee after legal confirmation
Successor trustees after both cannot serve	Marcus Ellis, then Elena Brooks
Guardian nomination order	Marcus Ellis, then Elena Brooks
Financial power of attorney	Signed for both spouses; confirm authority with Dana
Healthcare directive	Signed for both spouses; copies in trust binder

Financial Account Map

Sensitive bank, brokerage, loan, and card accounts use institution, nickname, owner, purpose, and last four only. Utility-style identifiers are listed in full when they are useful for calling providers.

Category	Institution / Nickname	Owner / Entity	Identifier	Purpose / Notes
Household checking	Northbridge Bank / Family Operating	Jordan and Priya Ellis	Last four 4821	Pays mortgage, most utilities, school tuition
Savings	Harborline Credit Union / Emergency Savings	Jordan and Priya Ellis	Last four 2240	Emergency reserve; statements online
Trust brokerage	Everpeak Brokerage / Ellis Trust Brokerage	Ellis Family Trust	Last four 7719	Long-term investments; do not sell without advisor guidance
Retirement	Apex 401(k)	Jordan Ellis	Last four 3365	Employer retirement account; beneficiary confirmed July 2026
Business checking	Northbridge Bank / Ellis Growth Studio Operating	Ellis Growth Studio LLC	Last four 6033	Receives client payments; pays contractors and software
Rental deposits	Harborline Credit Union / Cedar Condo Reserve	Ellis Family Trust	Last four 9150	Repairs, HOA, and deposits for rental property

Credit Card Map

Issuer / Card Nickname	Owner / Entity	Last Four	Payment Source	Critical Charges
Northbridge Visa Signature	Jordan Ellis	1184	Northbridge Family Operating	Groceries, Amazon, HOA, home services
Harborline Rewards Card	Priya Ellis	4420	Northbridge Family Operating	Kids activities, travel, school supplies
Apple Card	Jordan Ellis	9902	Northbridge Family Operating	Apple subscriptions and device financing
Northbridge Business Mastercard	Ellis Growth Studio LLC	6038	Business checking	Software, contractors, registered agent, business insurance

Income And Benefits

Source	Continues / Stops / Claim Needed	Deposit Account	Who Can Help
Apex Dental Supply W-2 salary	Stops at death; HR handles final pay and benefits	Northbridge Family Operating last four 4821	Nia Carter / HR
Ellis Growth Studio distributions	May continue if business remains active; confirm with CPA and attorney	Business checking last four 6033	Morgan Patel and Rafael Kim
Cedar Ridge Condo rental income	Expected to continue if tenant lease remains active	Cedar Condo Reserve last four 9150	Lina Torres
Apex group health benefits	May require COBRA or dependent continuation review	Payroll deduction	Nia Carter / HR

Insurance Map

Type	Provider / Policy Reference	Payment Source	Records / Claim Path	Notes
Life	Meadow Mutual Life / MML-TERM-804219	Northbridge Family Operating	1Password entry: Meadow Mutual Life; policy PDF in trust binder	$1,500,000 term policy; beneficiary confirmation stored with policy
Home	Hearthstone Home / HSH-778204	Mortgage escrow	Mortgage portal and trust binder	Primary residence
Auto	Northstar Auto / NSA-AU-772014	Northbridge Visa Signature	Provider portal and glovebox cards	Two vehicles
Umbrella	Meadow Mutual / MMU-550118	Northbridge Family Operating	Meadow Mutual portal	$2,000,000 personal umbrella
Health	Apex group plan / AGP-2205	Payroll deduction	Apex benefits portal	Covers Jordan, Priya, Maya, Theo
Business	Cedar Commercial / CCB-419820	Business Mastercard	Business insurance folder and provider portal	Ellis Growth Studio liability and E&O;

Household Keep-Alive Obligations

Obligation	Provider / Account Identifier	Payment Source	Autopay / Due Cadence	Access / Help
Mortgage	Homestead Mortgage / loan last four 7146	Northbridge Family Operating	Autopay on 1st	1Password entry: Homestead Mortgage; do not retitle without Dana
HOA	Cedar Glen HOA / CGH-881742	Northbridge Visa Signature	Monthly autopay	Portal entry in 1Password; call HOA office 202-555-0115
Water and sewer	City of Arbor Ridge Water / ARW-1049-8821	Northbridge Family Operating	Monthly autopay	Utility account ID is full fictional demo identifier
Trash	Blue Can Sanitation / BCS-117204	Northbridge Visa Signature	Quarterly autopay	Do not cancel before house status is clear
Gas	Front Range Gas / FRG-992014	Northbridge Family Operating	Monthly autopay	1Password entry: Front Range Gas
Electric	Mountain Grid Power / MGP-502733	Northbridge Family Operating	Monthly autopay	1Password entry: Mountain Grid
Internet	Summit Fiber / SF-300584	Northbridge Visa Signature	Monthly autopay	Do not cancel; needed for cameras, work, and records
Cell phones	SignalPeak Mobile / SPM-884200	Northbridge Family Operating	Monthly autopay	Do not cancel; 2FA and recovery depend on this
Private school	Brightstone Academy / BA-TUITION-43922	Harborline Rewards Card	Monthly school-year plan	Contact billing@example.edu demo address
House cleaning	FreshStart Home Care / FSH-55290	Northbridge Visa Signature	Every other Friday	Text/call vendor through Priya's contacts

Business And Entity Map

Entity / Area	Ownership / Role	Documents / Records	Obligations	Who To Call
Ellis Growth Studio LLC	Jordan owns 100%; Priya is not day-to-day operator	Operating agreement, EIN letter, insurance, contracts in Ellis Admin drive	Contractor payments, state annual report, quarterly tax estimates, business insurance	Morgan Patel and Rafael Kim
Blue Ridge Cafe Partners	Jordan owns 18% passive stake	Buy-sell and K-1 folder in trust binder and cloud folder	K-1 timing, possible buy-sell notice, no expected capital calls	Rafael Kim and Dana Whitcomb
Cedar Ridge Condo	Trust-owned rental property	Lease, HOA docs, insurance, property manager agreement in property folder	Rent, HOA, insurance, repairs, tenant communication	Lina Torres

Business-Specific Obligations

Item	Current Process	Who Can Help
Bookkeeping	Morgan reconciles monthly and prepares records for Rafael.	Morgan Patel
Tax workflow	Rafael requests records in February and files federal/state returns; K-1 from Blue Ridge usually arrives in March.	Rafael Kim
Contractor pay	Two contractors paid through Northbridge bill pay on the 15th and last day of month.	Morgan Patel
State annual report	Due each June through Secretary of State portal; paid by Business Mastercard.	Morgan Patel and Dana Whitcomb
Client pipeline	Three active retainer clients; contracts in Ellis Admin drive.	Morgan Patel

Advisor Packet Index

Advisor / Helper	Send / Show
Dana Whitcomb	Trust binder, estate docs, Start Here page, legal questions list, and custody location for sealed device insert.
Rafael Kim	Financial account map, tax records folder, K-1 folder, business entity documents, and open tax questions.
Morgan Patel	Business records, contractor pay map, insurance, tax estimates, registered agent portal, and software subscriptions.
Lina Torres	Rental lease, tenant ledger, HOA contacts, repair vendor list, and insurance proof.
Nia Carter	Employment benefits, final pay, COBRA/dependent continuation, and group life/disability questions.

Open Items / Review Notes

- Annual review due each August or after a move, new child, new business, new property, or major account change.
- Policy numbers and account identifiers shown in this sample are fictional and included only to demonstrate Sitting 2 output detail.
- Confirm legal authority with signed documents and counsel before anyone acts.

Running Log

Use this page to keep a simple record of calls, documents found, decisions deferred, and follow-ups.

Date/Time	Person Contacted / Action Taken	Result	Follow-Up

Sealed Device Access Insert

Do not complete this page digitally. Print it blank, fill it by hand, and store the completed copy in the chosen secure physical location with the password-manager emergency materials.

- Password manager access is not enough if the necessary phones, computers, tablets, or backup devices cannot be unlocked.
- The app and digital packet should never store device passcodes, computer passwords, recovery keys, 2FA backup codes, safe codes, or password-manager Secret Keys.
- The completed physical insert should identify which device receives text codes or account-recovery prompts.
- Do not erase, reset, sell, or trade in devices until records, email, cloud files, 2FA, and account-recovery needs have been reviewed.

Sample note: the rows below are intentionally blank. A real household would complete this by hand after printing.

Device	Owner/User	Physical Location	Unlock Passcode/Password	User Account / Apple or Google Account	2FA / Recovery Notes

Store the completed sealed insert with the example household emergency materials. Review after device changes.