

The Executor's Reality Check

5 Things I Wish We Had Prepared

By Mike Harding, Founder of My Last Words

When you are named an executor or find yourself managing the end of a loved one's life, you expect to deal with grief. What you don't expect is the sheer volume of logistics.

Over the last few years, I have served as the executor for the estates of my parents and step-parents. I have spent my career building highly secure, scalable technology systems for Fortune 500 companies, but nothing prepares you for trying to sort through a lifetime of scattered physical documents while dealing with profound personal loss. Physical folders and assumptions fail when you need answers the most.

Here are the real-world hurdles I faced as an executor, and exactly why I built My Last Words to solve them.

1. The "Point-of-Care" Scramble

In the majority of the estates I managed, Healthcare Powers of Attorney simply did not exist until the last possible second. They were hastily drafted and executed at the point of care. The result? Scattered physical documents right at the exact moment medical staff needed definitive answers and legal authorization.

- **The Vault Solution:** Having a scanned, updated POA in a secure digital "Documents" drawer means you can pull it up on your phone and email it to the attending physician instantly, no matter where you are.

2. The "I Thought It Was Pre-Paid" Trap

Even with the most prepared estates, assumptions create chaos. In one instance, a decedent genuinely believed their cremation preparation and transport from the place of death to the facility were entirely pre-paid. They weren't. Discovering financial gaps hours after a loved one passes forces immediate, stressful financial decisions onto the survivors.

- **The Vault Solution:** A centralized, secure place to store the actual receipts, contracts, and contact numbers for end-of-life services, leaving zero ambiguity for your family about what is actually paid for and who to call.

3. The Version Control Nightmare

Physical documents are inherently flawed. Even when planning is done properly, finding multiple executed copies of a document with different dates scattered across a house leaves the family guessing which one represents the true final wishes.

- **The Vault Solution:** A single source of truth. When you update your will or directives, you replace the old file in your vault. When the vault unlocks, your family only sees the final, definitive version.

4. The Logistics Cascade

People rarely write down the micro-decisions. Who handles the body transport? Embalming or cremation? Where is the service, and who is paying for the marker? Trying to build consensus on these deeply emotional decisions among grieving family members is agonizing.

- **The Vault Solution:** A recorded video or a written checklist in your "Family" drawer detailing your exact wishes for disposition and memorialization. This ends family debates before they have a chance to begin.

5. The Communication Tax

Keeping siblings, grandchildren, and surviving spouses coordinated and informed while simultaneously dealing with lawyers, accountants, and funeral directors is a full-time job. The burden of communication almost always falls squarely on the shoulders of a single executor.

- **The Vault Solution:** Assigning trusted delegates in My Last Words ensures everyone gets access to the necessary information simultaneously when the vault unlocks, removing the burden of communication from you.

Don't leave your loved ones guessing. Preparing your estate isn't just about legal compliance; it is a final act of care. Secure your digital life, write down your logistics, and spare your family the chaos.

Learn how to build your own secure vault at <https://mylastwords.life.vu/>

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