

CHAPTER 1

Spoiler Alert: You're Going to Die

Humans have been obsessed with death for as long as we've existed. As a result, we've become experts at turning death into legend. We've romanticized it, glorified it, turned it into art, and even created a destination travel genre.¹ From Roman gladiators to New Orleans ghost tours, the list is nearly endless. It even shows up in children's films, like Pixar's *Coco*, which turns *Día de los Muertos* into a story about family, memory, and the thin line between the living and the dead.

Death is also big business. Funerals, probate courts, taxes, and estate services all come with price tags. In the United States alone, the funeral market by itself pulls in over \$20 billion a year.

Yet, despite our obsession with death, we rarely talk about the logistics of what happens around it. The result is that millions of families each year are

¹If you're ever in Paris (France, not Ohio), the Catacombs hold the bones of more than six million people. They are stacked and arranged so tightly that the walls themselves are made of skulls and leg bones, row after row, forming corridors of human remains. In Czechia, the Sedlec Ossuary (sometimes called the "Church of Bones") is decorated with the skeletons of an estimated 40,000–70,000 people. They're arranged into chandeliers, coats of arms, and altars. Other sites, such as crypts in Rome or the mummies of Palermo, reflect cultural approaches that transform death into something tangible, something to be seen, visited, and contemplated. Is it time for your next vacation?

caught off-guard and forced to make decisions and take on work that could have been handled earlier, and with far less difficulty.

For many, estate planning boils down to a simple concept of “who gets my stuff?” That’s a question that’s been asked for as long as people have owned anything worth passing on. You can imagine two cave dwellers grunting over who gets Grug’s favorite club after he fell off a cliff. Or perhaps that’s why inheritance shows up in The Old Testament multiple times, or why the Spartans spent time updating their wills before marching to Thermopylae.

Fun Dinner Party Fact

Sparta Was Surprisingly Flexible About Inheritance

Unlike many other ancient Greek city-states, Spartan men had the legal right to make a will and leave their property to someone other than their direct heirs.

This was especially notable because in much of early Greece, property typically passed automatically to sons or male relatives with little to no choice in the matter. Even today, the US military makes sure its active-duty service members have access to free estate planning support through base legal offices.

The point is, whether you’re an ancient warrior, a modern soldier, or an adult who’s living paycheck to paycheck, the same truth applies. Death doesn’t just take a person, it leaves behind unfinished business. And that business ends up being far more than nuanced than simply deciding who you want to get your stuff.

Maybe that’s why you picked up this book. Perhaps you want to get your affairs in order, or help someone else do the same. Perhaps someone has died and you’re unsure about the next steps. Or maybe someone asked you to be their executor and you’re wondering what you’ll eventually have to take on.

The good news is that getting your affairs in order and learning about the process doesn’t need to be dry or dreadful. It can be fascinating, even strangely empowering. Take the man in Australia who hired a “coffin confessor” to crash his own funeral and announce in front of everyone that he

knew his so-called best friend had been trying to sleep with his wife while he was sick.² Or consider the fact that dental gold and the precious metals from artificial hips are often reclaimed and recycled after cremation³ and that remains can now be composted into soil, turned into a diamond, memorialized in a tattoo, or even launched into space.

Behind every estate is a story. Behind every story is a person. And behind every person should be a plan.

This book is here to help you create or navigate that plan with purpose. Next, let's explore the scale of the problem with a few numbers that matter.

DEATH BY THE NUMBERS (AND WHY IT FEELS LIKE EVERYONE IS DYING)

Perhaps our fascination with death comes from how universal it is. It's estimated that 117 billion people have lived on this planet. As of 2025, close to 109 billion of them have already died.

The Stats Don't Lie

- About three in four US adults don't have a will.
- Over 30% of the US population falls into the 55+ age range (Blackwell, 2025).
- Even simple estates often take months to settle, and more complex ones can take a year or longer.
- Settling an estate can consume 500+ hours of work for families and executors.

²You can learn more about Bill Edgar, the "coffin confessor," in Episode 2 of the Buried in Work podcast.

³The metals recovered after cremation are more common than most people realize. Dental gold, titanium from artificial hips and knees, and even surgical pins and plates can survive the process. In many crematories, these metals are collected, recycled, and sold, with the proceeds often being donated to charity. It's one of those hidden aspects of modern deathcare that most families never hear about. You can learn more about the process in Episode 56 of the Buried in Work podcast.

If this makes you uncomfortable, that's the point.
Are you ready for some homework?

FIVE SIMPLE ACTIONS TO KICKSTART YOUR ORGANIZED ESTATE

Estate organization is not about perfection. It's not about rounding up every form, bill, policy, and record on day one. It's about taking small, manageable steps that build momentum.

The good news is you can start right now. Each of the five actions below takes less than a week to complete, most take less than an hour, and each one will move you closer to an estate that is clear, organized, and ready for the people who may one day need it.

We'll review the process of organizing your estate information in full detail in Chapter 3. For now, use the five action items below as your starting point.

Action Item #1: Locate Your Important Documents (Or Write Something Down If You Don't Have Them)

Here are the important documents the executor of your estate will need. I'll go into greater detail about each of these. For now, take note of whether you have any of the items on the list below and then let someone you trust know where they are:

- **Will.** Outlines who receives your property and names your executor.
- **Advance Directive.** States your medical wishes and names a health-care decision-maker.
- **Financial Power of Attorney.** Authorizes someone to manage your money or property if you cannot.
- **Trust Documentation.** Shows how assets held in trust are managed and who the beneficiaries are.
- **HIPAA Authorization.** Lets your healthcare agents or loved ones access medical information.

- **Key Contacts Log.** Lists the people and professionals your executor will need to reach quickly.
- **Final Resting Place Instructions.** Explains your preferences for burial, cremation, or other arrangements.
- **Letter of Instruction.** A personal note that guides loved ones on your wishes, accounts, and practical details.

If you don't have any of these yet, that's OK. Instead, write down the name and phone number of the people who should be called in an emergency.⁴

Action Item #2: Let Someone Who You Respect Know About Your Estate Plan

Grab your phone and think of the person who would likely step in if something happened to you. Now call, text, or email them with a note along these lines:

“Hi. I started the process of organizing my estate information. If something ever happens to me I want you to know you’re someone I’m counting on to help. When can we chat so I can make sure you know where my important info is?”

That's it. You've just named someone, told them they matter, and made the first move to make sure you have support when you need it.

Action Item #3: Update a Beneficiary Designation

A beneficiary designation is a simple form you complete with a bank, retirement account, or insurance company that tells the institution who should receive the account or policy's assets when you die.

While you should eventually review all of your designations, start with the account or policy that holds the most value to ensure your designation is set up properly and accurately.⁵

⁴That's the foundation of your Key Contacts Log, which you'll learn about in Chapter 3.

⁵We'll review beneficiary and payable on death designations in detail in Chapter 3.

Action Item #4: Write Down What You Want to Happen to Your Things

Even if you already have a will or other plans in place, there are usually details that need more clarity. For example, have you given any thought about what happens to personal items, pets,⁶ or that half-finished novel?

Use this step to fill in the gaps or simply get started. Title the document *What I Want to Happen To My Stuff*. Write it by hand, type it up, or make a note on your phone. The format doesn't matter, but the clarity does. This *What I Want To Happen To My Stuff* document isn't legally binding, yet it can reduce confusion, prevent arguments, and give loved ones much-needed direction. If you're just starting, it can serve as the foundation for a will or trust.

Action Item #5: Start Thinking About Your Digital Legacy

Much of your life is now online, yet most people overlook that aspect in estate planning. Think about the accounts, passwords, and digital assets that matter most. This includes bank account and credit card login information, your email, social media, photo libraries, cloud storage, photos on your phone, and even cryptocurrency wallets.

Start small. Write down, or record in a password manager, the key places where your digital presence lives. You don't need to hand over every password, but you should document the system you use and make sure someone you trust knows how to access it if needed.

Part II begins with the Estate Planning Pyramid, a Buried in Work framework that starts with the fundamentals of estate planning and organization, moves into advanced concepts worth knowing, and shows you how to build your plan layer by layer into a complete system.

⁶It's not just people who need care when someone dies. Pets can be left vulnerable if no plan is in place. In one widely reported case (Anders, 2025), a 40-year-old parrot survived alone in a house for two weeks after her owner died, collapsing from exhaustion once she was rescued. Including pet care instructions in your estate plan can prevent this kind of hardship.