



Checklist to Start Your LifeReady Digital Vault

www.lifeready.io



LifeReady is your personal DIGITAL VAULT to securely store, organise and share everything important to you.

This guide walks you through the most important aspects of organising your personal life administration and preparing for life's unexpected moments.

Organising your digital life can feel overwhelming, so take your time working through this checklist. We recommend revisiting it several times to ensure nothing is missed, and remember—we're here to support you every step of the way as you work towards becoming LifeReady.

Join LifeReady if you haven't already

As you work through the checklist, it is a good idea to upload documents as you go. LifeReady's Record templates allow you to capture all of the information and data you need.

If you haven't already, sign up for LifeReady at app.lifeready.io/ signup or by clicking the button below.

[JOIN LIFEREADY](#)

Your Life

From the documents that are essential to prove your identity to the organisations you belong to – capture it all so family can manage your affairs or notify the right people when needed.

Personal Identification & Documentation

Gather and digitally store your essential identification documents. Include both digital copies and notes on where originals are stored.



Do I need a digital copy of my ID?

Having digital copies of all your ID documents stored in LifeReady is invaluable for emergencies and peace of mind.

- | | | | |
|--------------------------------|----------------------|--------------------------------|----------------------------|
| Added <input type="checkbox"/> | Birth Certificate | Added <input type="checkbox"/> | Passport |
| Added <input type="checkbox"/> | Marriage Certificate | Added <input type="checkbox"/> | Drivers License |
| Added <input type="checkbox"/> | Medicare Card | Added <input type="checkbox"/> | Citizenship Documents |
| Added <input type="checkbox"/> | Tax File Number | Added <input type="checkbox"/> | Professional Certification |
| Added <input type="checkbox"/> | Other Licences | Added <input type="checkbox"/> | Education Credentials |
| Added <input type="checkbox"/> | Other _____ | Added <input type="checkbox"/> | Other _____ |

Memberships, Associations and Subscriptions

Finding or cancelling subscriptions and memberships is extremely time consuming. Make sure everything someone would need to cancel these on your behalf is included.



Do you have any organisations that should be notified if something happens?

You may also want people from these groups notified if something happens. Consider adding these contacts to your Contact Book.

- | | | | |
|--------------------------------|--------------------------------------|--------------------------------|---------------------|
| Added <input type="checkbox"/> | Professional / Industry Associations | Added <input type="checkbox"/> | Alumni Associations |
| Added <input type="checkbox"/> | Community Organisations | Added <input type="checkbox"/> | Sporting Clubs |
| Added <input type="checkbox"/> | Charities | Added <input type="checkbox"/> | Social Groups |
| Added <input type="checkbox"/> | Newspaper/Magazine Subscriptions | Added <input type="checkbox"/> | Loyalty Programs |
| Added <input type="checkbox"/> | Lifestyle/Wellness Memberships | Added <input type="checkbox"/> | Gaming Platforms |
| Added <input type="checkbox"/> | Other _____ | Added <input type="checkbox"/> | Other _____ |

Other Things to Consider

Account Details and Passwords

- Complete Make sure to include account details and as well as any passwords/passcodes necessary to access any online subscriptions and membership portals.

Direct Debits

- Complete Provide details of regular payments to ensure these get cancelled.

Legal Documents & Estate Planning

End of life and estate planning ensures your assets are distributed according to your wishes and appoints trusted people to make decisions on your behalf. Proper planning can save your loved ones months of stress, legal complications, and unnecessary costs.

End of Life Planning

Ensure you have a current and digital copy of these important documents in your LifeReady Vault. So many people don't have an up to date Will which can cause significant issues if something happens to you.



A Will only addresses asset distribution.

Complete estate preparation also requires documenting digital access, financial information, property and asset information, service providers and ongoing obligations.

- | | | | |
|--------------------------------|----------------------------|--------------------------------|----------------------------------|
| Added <input type="checkbox"/> | Will and Testament | Added <input type="checkbox"/> | Enduring Power of Attorney |
| Added <input type="checkbox"/> | Superannuation Beneficiary | Added <input type="checkbox"/> | Enduring Power of Guardianship |
| Added <input type="checkbox"/> | Advance Care Plan | Added <input type="checkbox"/> | Medical Treatment Decision Maker |
| Added <input type="checkbox"/> | Statement of Wishes | Added <input type="checkbox"/> | Funeral Pre-Planning Details |
| Added <input type="checkbox"/> | Organ Donor Status | Added <input type="checkbox"/> | Pet Care Arrangements |
| Added <input type="checkbox"/> | Other _____ | Added <input type="checkbox"/> | Other _____ |

Your Executor



On average, it takes almost 16 months and roughly 570 hours of effort to settle an estate

LifeReady removes the complexity and can save your Executor and family hundreds of hours searching for information.

Appoint an Executor

- Complete This is done in your Will and could either be a personal contact or a professional Executor.

Ensure they have access to your Will

- Complete Make sure they have a digital copy and know the location of the original.

Discuss LifeReady with your Executor

- Complete Make sure they are comfortable using LifeReady to receive important documents.

Other Things to Consider

Prepare your Statement of Wishes

- Complete If you have not already prepared one, you can review some examples in our [LifeReady Guide](#).

Funeral Pre-Planning Details

- Complete Rather than leaving the decision and cost to your family, you can plan and decide the details beforehand. Ensure your family has contact information, full details, and any signed agreements.

Organ Donor Status

- Complete Ensure this is registered with Services Australia, otherwise your wishes may not be followed.

Your Home & Property Management

Organise all information needed to run your household—from utilities and service providers to emergency plans and access details.

Important Details

Gather account details and contact information for all your service providers, utilities, and home-related services.



Why centralise home information?

Having access details and service provider information in one place helps family members maintain your home seamlessly during emergencies or if you're unable to manage things yourself.

- | | | | |
|--------------------------------|------------------------------------|--------------------------------|-------------------------------------|
| Added <input type="checkbox"/> | Building Warranties | Added <input type="checkbox"/> | Strata / Body Corporate Information |
| Added <input type="checkbox"/> | Property Titles & Deeds | Added <input type="checkbox"/> | Rental Agreement and Agent Details |
| Added <input type="checkbox"/> | Electricity Provider & Account | Added <input type="checkbox"/> | Gas Provider & Account |
| Added <input type="checkbox"/> | Water Provider & Account | Added <input type="checkbox"/> | Internet / NBN Provider & Account |
| Added <input type="checkbox"/> | Home Phone Number | Added <input type="checkbox"/> | Home Maintenance Providers |
| Added <input type="checkbox"/> | Home Insurance Providers & Details | Added <input type="checkbox"/> | Warranties |

Other Things to Consider

Emergency Contacts

Complete Who would need to be contacted in an emergency.

Emergency Plan

Complete Ensuring your household is aware how the risks and how to respond can save lives.

Bushfire Preparation Plan

Complete What to do in the event of a bushfire.

Access to Property and Services

Complete Details on where you keep your spare keys, Wifi passwords and alarm codes.

Warranties

Complete Anytime you make a large purchase or have work done to the property save and upload the warranty details to LifeReady.

How Things Work

Complete Are you the only one that can operate the TV? How about the dishwasher? Include instructions for others in case of an emergency.

Personal and Other Devices

Complete Make sure to include any passcodes, passwords and safe combinations.

Financial Accounts & Assets

Document all financial accounts, investments, insurance policies, assets, and debts. This information is critical for managing your finances and settling your estate.

Banking, Investments & Insurance

Document all account numbers, policy details, and contact information. Include both assets and liabilities to give a complete financial picture.



Why Document Debts Too?

Your executor needs to know about all liabilities to properly settle your estate. Undiscovered debts can delay the process and create stress for your family.

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|--------------------------------|------------------------------------|--------------------------------|--------------------------------------|
| Added <input type="checkbox"/> | Bank Accounts | Added <input type="checkbox"/> | Credit Cards |
| Added <input type="checkbox"/> | Payment Services & Digital Wallets | Added <input type="checkbox"/> | Term Deposits |
| Added <input type="checkbox"/> | Managed Funds or ETFs | Added <input type="checkbox"/> | Cryptocurrency Wallets & Exchanges |
| Added <input type="checkbox"/> | Investment Accounts | Added <input type="checkbox"/> | Investment Properties |
| Added <input type="checkbox"/> | Business Ownership | Added <input type="checkbox"/> | Superannuation |
| Added <input type="checkbox"/> | Vehicle Ownership & Registration | Added <input type="checkbox"/> | Valuable Collectables |
| Added <input type="checkbox"/> | Mortgage & Other Loans | Added <input type="checkbox"/> | Life and Income Protection Insurance |
| Added <input type="checkbox"/> | Business Insurance | Added <input type="checkbox"/> | Vehicle Insurance |

Other Things to Consider

Businesses

Record your business structure, ABN, ownership percentage, and key contacts (accountant, lawyer, partners). Include access details for business bank accounts and systems, plus copies of partnership agreements, buy-sell agreements, and business insurance policies.

Complete

Have you also thought about beneficiaries and succession arrangements should something happen to you?

Debts and Liabilities

Record all debts including amounts owed, lender details, account numbers, and repayment schedules. This includes mortgages, personal loans, car loans, credit cards, HECS-HELP debt, Buy Now Pay Later balances, and any payment plans with the ATO or other creditors.

Complete

Have you noted which debts are secured against assets and any guarantees you've provided?

Valuable Collectables

Create an inventory with descriptions, photos, and current valuations. Include insurance policies, authenticity certificates, and storage locations. Note any specialist contacts who can help value or sell items.

Complete

Have you specified in your will who should receive particular items and had any high-value collectibles professionally appraised and insured?

Digital Life

Storing your accounts can not only help you remember passwords and account details, but can help Trusted Parties gain access if something happens to you.

Email Accounts

Document your email login credentials, recovery methods, two-factor authentication, and backup access codes.



Primary Email Address

Most bills and statements are now delivered digitally. Your primary email is the gateway to accessing almost all your other accounts and recovering passwords, making it your most critical digital asset.

- Added as contacts **Account Credentials & Provider**
 Website address, email, password
- Added as contacts **Recovery or Secondary Email**
 Website address, email, password
- Added as contacts **Two Factor Authentication Method**
 Phone number, pin code, device
- Added as contacts **Alternative Recovery Methods**
 Recovery key, security questions

Digital Accounts & Passwords

Smart Phone, Tablet and Smart Watch

Added iPhone, Samsung Galaxy, iPad, Apple Watch, Fitbit, Garmin

Computer / Laptop

Added MacBook, Dell, HP, Lenovo, Surface, iMac, Desktop PC

Cloud Storage

Added Google Drive, Dropbox, OneDrive, iCloud, Box, pCloud

Streaming Services

Added Netflix, Disney+, Stan, Spotify, Apple Music, YouTube Premium, Amazon Prime Video, Binge

Software Subscriptions

Added Microsoft 365, Google, Xero, MYOB

Banking and Trading

Added Personal Bank, Business Bank, Trading Platform Account, Cryptocurrency Exchanges

Online Retailers

Added Post Office, Amazon, eBay, Apple Store, Supermarket Delivery, Airline Accounts, Pharmacy Online

Social Media

Added Facebook, Instagram, LinkedIn, X (Twitter), TikTok, YouTube

Medical

Organising medical information ensures loved ones can provide appropriate care and make informed decisions during emergencies.

Important Medical Information

Document your medical history, current medications and allergies, treatment plans, and health insurance details.



Emergency Medical Information

In an emergency, paramedics and doctors need immediate access to your allergies, current medications, and pre-existing conditions. Keep this information current and ensure it's in your My Health Record.

- | | | | |
|--------------------------------|-------------------------------|--------------------------------|---------------------------------|
| Added <input type="checkbox"/> | Medicare Card | Added <input type="checkbox"/> | Health Insurance |
| Added <input type="checkbox"/> | Ambulance Membership | Added <input type="checkbox"/> | Immunisation Records |
| Added <input type="checkbox"/> | Pre-Existing Conditions | Added <input type="checkbox"/> | Medical Devices |
| Added <input type="checkbox"/> | Medications and Prescriptions | Added <input type="checkbox"/> | Allergies and Adverse Reactions |
| Added <input type="checkbox"/> | Disability Plan | Added <input type="checkbox"/> | Organ Donor Status |

My Health Record

My Health Record is a Government service that captures all appointments and prescriptions for at least the last 50 years, and is accessible to health care professionals.



Authorised Representatives

Add authorised representatives to your My Health Record so trusted family members can access your health information when needed. This is especially important in medical emergencies.

- Add Authorised Representatives**

Complete You are able to add people to your Health Record to access some or all of your files.
- Review Your My Health Record**

Complete If there is anything you want to hide or delete you can keep a copy in LifeReady just in case.
- Advanced Care Plan**

Complete Decide if one is needed and complete and upload it to My Health Record.

Other Things to Consider

Medical Provider Contact Details

- Complete Ensure you add key medical provider contacts in LifeReady, including: GP, specialists, dentist, optometrist, physiotherapist, psychologist/psychiatrist, pharmacist.

Appointment of Medical Decision Maker

- Complete It is highly important to appoint someone you trust to be part of the decision-making process for your medical affairs if something ever happens.

Organ Donor Status

- Complete You must be registered with Services Australia in order for this to be followed.

Contacts

It's important to think about who may need to be contacted or who needs access to your information in the event something happens to you.

People Who Need Access

Consider who needs access to your information, and discuss LifeReady with them. Add them as Trusted Parties and set up a Legacy Plan to ensure they can access specific documents when needed, whether for daily management or emergencies.



How Do I Provide Access?

Adding contacts as a Trusted Party creates a secure relationship between you and them. Nothing is shared by default, but adding Trusted Parties to a Legacy plan will ensure they can access documents if something happens to you.

- Invited **Executor and Power of Attorney**
As assigned in your Will.
- Invited **Beneficiaries**
Those that may benefit or need to act on your wishes.
- Invited **Personal and Professional Contacts**
Others who need access to specific information.
- Invited **Family**
Reduce disruption to their lives by sharing important details.

Account Recovery

LifeReady's encryption guarantees your data protection. Even we cannot access it to ensure 100% safety and privacy. What this means is that if you forget your password and lose your backup recovery key, you could be locked out of your account.



Number of Trusted Parties for Recovery

It's important to have more than 1 Trusted Party to help recover your account to ensure it stays secure. If you wish to have only one Trusted Party ensure you provide them with a backup recovery key.

To ensure this does not happen, you can invite trusted parties that hold a spare key to help you regain access to your account. Some people to consider would be:

- Invited **Family**
Kids, parents or partners.
- Invited **Friends**
Anyone you would trust with a spare key.
- Invited **Professionals**
Those who you trust to act in your best interest.

Other Important Contacts

- Added as Contacts **Medical Contacts**
GP, Specialists, Medical Decision Maker.
- Added as Contacts **People to Notify**
Family, Friends, Work Colleagues, Associated Organisations.
- Added as Contacts **Professional Services**
Business Partners, Investment Managers, Accountants, Lawyers, Financial Advisors.