

Appendix H: Successor Trustee Reference Card

The one-page card your successor trustee carries.

This is the card you hand your trustee at the family meeting. It's also the card they reach for first if something happens to you. One page. Seven things on it. Designed to be readable in 30 seconds by someone who may be in shock.

The card lives in two places: a printed copy in your trustee's possession (wallet, home file, somewhere they'll find it), and a copy in Tab 1 of your trust binder, behind the trust document.

What Goes on the Card

Every Reference Card has the same seven elements, in the same order. Don't rearrange. Trustees will eventually learn to find what they need on this card by visual position, the same way pilots learn instrument panels.

1. **Trustee's name at the top.** Personalizes the card and confirms the trustee's role.
2. **Current-as-of date.** Shows the trustee this card has been maintained.
3. **Trustor's name and date of trust.** So the trustee can tell an institution exactly which document they're operating under.
4. **Binder location.** Where the full trust binder is physically located, and how to access it.
5. **Digital backup location.** Where the scanned digital copy lives and where the secure access instructions are stored.
6. **Attorney's name and contact information.** The first call.
7. **Other key contacts.** Accountant, financial advisor, insurance agent, in one short block.

The card closes with one bold line at the bottom: **CALL THE ATTORNEY FIRST.** Short, plain, unmissable.

Worked Example: Priya's Card for Marcus

This is the actual card Priya filled out and handed to her brother Marcus at the end of their Day 21 family meeting.

Successor Trustee Reference Card

For: Marcus Chakraborty, Primary Successor Trustee

Current as of: April 29, 2026

Trust: The Priya Chakraborty Revocable Living Trust, dated March 10, 2026

Trustor: Priya Chakraborty

Trust binder location:

Home office, bottom right desk drawer.

Digital backup:

Google Drive, folder name "PC Trust 2026." Marcus has Bitwarden emergency access. The sealed envelope with the access instructions is stored separately. Tab 8 of the binder notes where to find it. The attorney also knows where the emergency access instructions are stored.

Attorney:

Estate planning attorney, Lin Estate Planning LLC

Phone: (617) 555-0142

Email: office@linestate.com

Other key contacts:

Accountant: CPA office, (617) 555-0188

Financial advisor: Park Wealth, (617) 555-0250

Life insurance agent: Northwestern Mutual, (617) 555-0319

CALL THE ATTORNEY FIRST.

That's the entire card. One page. Seven elements. Everything Marcus needs to take action in the worst 24 hours of his life, without exposing passwords, backup codes, or private access details if the card is misplaced.

Blank Template

Fill in the fields below. Print on one page. Trim to wallet or pocket size if you want; trustees often prefer a half-page or quarter-page version they can fold and carry. The digital version at blackhoundbooksllc.com/trust-worksheets also includes a print-formatted card size.

Successor Trustee Reference Card

For: _____

Role: ☐ Primary Successor ☐ First Backup ☐ Second Backup

Current as of: _____

Trust: _____

Trustor: _____

Trust binder location:

Digital backup:

Platform: _____

Folder or archive name: _____

Access instructions location: _____

Emergency access instructions location: _____

Attorney:

Name: _____

Firm: _____

Phone: _____

Email: _____

Other key contacts:

Accountant: _____

Financial advisor: _____

Insurance agent: _____

CALL THE ATTORNEY FIRST.

How to Use the Card

At the family meeting. Hand it across the table at the end of Section 4 of the Appendix G script. Walk through it once together so they know exactly what each line means.

After the meeting. Tell the trustee where you expect them to keep it. A wallet, a home file, an emergency folder, somewhere their spouse or partner also knows about. The card is useless if the trustee can't find it under stress.

For backups. Each named backup gets their own version of the card with their name at the top and their role checked. The other fields are identical.

On updates. Reissue the card any time anything on it changes: trustee promoted up the hierarchy, attorney changes firms, binder moves, digital backup migrates. Print a fresh card, hand it to the trustee, and shred the old one.

One Important Note

The card intentionally doesn't list every account, every beneficiary, or every asset. That information lives in the binder. The card is a roadmap to the binder, not a substitute for it. If a trustee tries to operate from the card alone, they'll fail. The card's job is to get them to the right starting point. The binder's job is to give them everything else.

The single most important line on the card is the one at the bottom. **Call the attorney first.** That instruction is what turns a trustee from someone in panic mode into someone with a competent guide on the phone within an hour.

When the Card Is Complete

A complete Reference Card has every field filled in for every named trustee. Each trustee has a copy in their possession. A spare copy lives in Tab 1 of the trust binder. The "Conversation had?" field on Appendix D shows a date for every named trustee.

Print fresh after every annual review on Day 18, even if nothing changed. A card that says "current as of [date]" is the kind of small detail that shows a trustee the trust is being maintained, not just sitting in a drawer.