



End-of-Life Planning Information for U.S. Citizens Residing in Ecuador

Planning ahead can help reduce stress for your loved ones and facilitate the disposition of your affairs. The U.S. Embassy and Consulate encourage U.S. citizens residing abroad to maintain current personal, legal, and emergency information.

Emergency Contact Information

Keep this information where your family or representative can find it immediately:

- U.S. Embassy Quito: (593) 2 398 5000
 - U.S. Consulate Guayaquil: (593) 4 371 7000
 - From the United States/Canada: 1-888-407-4747
 - From abroad: +1-202-501-4444
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Personal Information

- Full legal name
- Social Security number
- Legal residence (U.S. and Ecuador)
- Date and place of birth
- Names and addresses of spouse and children (if applicable)
- Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoption
- Employers and dates of employment
- Education and military records

- Names and phone numbers of religious contacts
- Memberships in groups and awards received
- Names and phone numbers of close friends, relatives, doctors, lawyers, and financial advisors
- Ecuadorian cédula (ID card) and visa/residency documents

Important Documents

Ensure a trusted family member or representative knows the location of:

- U.S. passport
 - Ecuadorian cédula and residency/visa documents
 - Birth certificate
 - Marriage, divorce, or adoption records (if applicable)
 - Will or estate planning documents (see note on Ecuadorian wills below)
 - Advance directives or powers of attorney
 - Insurance policies
 - Banking and financial account information
 - Safe deposit box location and access instructions
 - Property ownership or lease documents (U.S. and Ecuador)
 - Vehicle titles and registration
 - Securely stored digital account information, including a password manager master password or equivalent access method
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Digital Estate

- Designate a digital executor, someone authorized to access, manage, or close your digital accounts.
 - Maintain a list of key online accounts (email, banking, social media, cloud storage) and how they should be handled (memorialized, transferred, or closed).
 - Store passwords securely (e.g., a password manager) and leave instructions for accessing it, rather than a plain-text list.
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Medical Information

Maintain an up-to-date record of:

- Current medications
 - Primary physician and medical providers (U.S. and Ecuador)
 - Health insurance information, including any international/evacuation coverage
 - Advance health care directive or living will (if applicable)
 - Medical power of attorney (if applicable)
 - Organ or tissue donation preferences
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Disposition of Remains

Consider discussing your wishes with your family and documenting your preferences regarding:

- Burial in Ecuador
- Cremation in Ecuador

- Repatriation of remains to the United States
- Other funeral or memorial preferences
- Any prepaid or pre-arranged funeral contracts, and where documentation is kept

Note: In Ecuador, burial or cremation generally takes place within 24–72 hours of death per local custom, so decisions often need to be made quickly. If repatriation is preferred, notify the funeral home immediately, as the documentation (including Ecuadorian Ministry of Health transit permits) is more involved and takes additional time.

Guardianship

If you have minor children, document your wishes regarding guardianship clearly in your will or a separate legal instrument, and discuss this with the intended guardian in advance.

Pet Care

If you have pets, document who will care for them and how, including any funds set aside for their care.

Financial and Legal Planning

Consider maintaining a list of:

- Financial institutions and account information (U.S. and Ecuador)
- Beneficiary designations on retirement accounts, life insurance policies, and annuities (these pass outside a will and are frequently overlooked)
- Monthly financial obligations and subscriptions/memberships to cancel
- Attorney, accountant, or other professional contacts including a local Ecuadorian attorney, if you hold assets in Ecuador
- Location of important records and valuables

- Sources of income
 - Notification of the Social Security Administration (or other U.S. pension/VA benefit providers) to stop benefits and inquire about survivor benefits
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Family Preparedness

Ensure your family or designated representative:

- Knows how to contact the U.S. Embassy or Consulate in Ecuador in the event of a death (see Emergency Contact Information above)
- Has the contact information for a local Ecuadorian attorney, if applicable
- Knows where to find the Embassy's list of funeral homes for the Quito and Guayaquil consular districts

In the event of the death of a U.S. citizen abroad, the U.S. Embassy or Consulate can:

- Notify the next of kin, as appropriate
- Provide information on local procedures and disposition of remains
- Issue a Consular Report of Death of a U.S. Citizen Abroad (CRODA), the equivalent of a U.S. death certificate
- Provide a list of local funeral homes that have worked with the Embassy/Consulate previously
- Assist with communication between local authorities and the family, as appropriate

The U.S. Embassy or Consulate cannot:

- Pay for funeral, burial, cremation, or transportation expenses
- Make funeral arrangements on behalf of the family
- Serve as the executor or administrator of an estate



- Provide legal advice or settle private estates, in either the U.S. or Ecuador
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Keep Your Information Current

Review and update your end-of-life planning documents at least once a year and after major life events, such as marriage, divorce, relocation, or significant changes in your financial or family circumstances. Update your STEP enrollment at the same time.

This document is provided for general informational purposes only and does not constitute legal advice. U.S. citizens should consult qualified legal and financial professionals in both the United States and Ecuador regarding estate planning and applicable U.S. and Ecuadorian laws.