

LAST LETTER OF INSTRUCTION

A last letter of instruction is a document without legal effect. Its purpose is to tell your survivors in an informal and personal way certain important things you would want them to know upon your death or in time of emergency. When properly completed, this "Last Letter of Instruction" will name those persons most familiar with your property and give the location of important papers. Some of the items you would want to include in your letter are listed below.

- a. The location of your original Will, any copies and the name and address of the lawyer (or legal office) who prepared it.
- b. The location of your safety deposit box, the key, the contents, and who is authorized to enter the box.
- c. The location of your important papers such as birth, adoption, marriage, divorce, and citizenship papers, if applicable.
- d. A list of your life insurance policies, to include the name of the company, policy number, amount of the policy and names of the beneficiaries, as well as the location of the policy and the name of the local agent.
- e. A list of your medical or disability policies to include name of the company, policy number, type of coverage, location of the policy, and the name of the local agent.
- f. A list of your places of employment and any benefit plans to which you may be entitled. Also include a list of the unions and fraternal organizations to which you belong and any organizational benefits to which you may be entitled.
- g. The location of your federal, state, and local tax returns for the last six years.
- h. Veteran's record information (social security number, dates of service, branch of service, type of discharge, DD Form 214).
- i. The location of all the real estate you own and the location of the deeds, mortgages, title insurance policies (or abstracts), tax receipts, surveys, and insurance policies relating to this realty.
- j. A list of the banks and/or credit unions in which you have checking and/or savings accounts and the location of the passbooks or checkbooks. Include a list of all securities and savings bonds you own and their location.
- k. A list of the credit cards and other credit accounts which you possess. Include a list of the debts you owe and those which are owed to you.
- l. A brief description and the location of tangible personal property such as household goods, jewelry, automobiles, and the location of any necessary bills of sale.
- m. Funeral preferences, including preferred mortuary, whether a pre-need funeral plan has been prepared and where, disposition of body (burial or cremation), whether military honors are desired, and cemetery burial plot details.
- n. A list of the names, addresses, and telephone numbers of the relatives, friends, and acquaintances you would like notified of your death.
- o. Include in your last letter whether you have donated your body or any parts to medical societies or organizations.
- p. Many of these items you should discuss with those who may be your survivors. In the event of your death the influence of a personal and loving letter of instruction to your survivors will be of great value in helping him or her to make the right decisions after your death. Once you have completed this letter of instruction, keep it in a safe place.