



Suggestions for Letters of Instruction

A Letter of Instruction, which is an informal document you can draft yourself, is a useful supplement to your will. While it's not legally binding, your family or friends can use it as a road map to settle your affairs and fulfil your final wishes. Be sure to keep it up to date with new or revised contact and account information.

A useful way to divide a Letter of Instruction is the following three sections:

- Funeral arrangements
 - Store this section in a place where it is readily accessible, such as a drawer in your home with other personal papers. Make sure your executor/personal representative knows where you keep it.
- Financial and personal affairs
 - This section should provide up-to-date information to put in order your personal financial affairs. Keep this section of the Letter of Instruction in a fireproof lockbox in your home so that you can easily update it. The only people who should have the lockbox combination are you and your executor/personal representative.
- Distribution of personal effects
 - This section can go into greater detail than you normally would in a will. Keep it with section one.

Funeral arrangements

- Include a list of people to be notified upon your death, including their contact information.
 - Include organizations connected with body donation if you have made this arrangement, as they need immediate notification.
 - Include government agencies such as the Social Security Administration.
 - Include professionals such as your attorney, banker and accountant.
- Spell out prior arrangements such as organ or whole body donation and include a copy of any documents covering those arrangements.
- Spell out burial methods and details about funeral services.
 - If you've paid for funeral arrangements and/or cremation, include that information, as well as the location of the burial plot or crypt and plot deed.
 - If you wish to be cremated, indicate where you want your ashes placed.

- If you want charitable donations made in your memory, list the organization's name and address. Since these are usually listed in an obituary, consider writing or outlining your obituary in advance, or at least providing the relevant factual details of your life.

Financial and personal affairs

- Provide contact information for your employer, attorney, financial planner, insurance agent and stockbroker
- Give the location of personal documents in addition to your will, such as:
 - Birth and marriage certificates, divorce and/or adoption papers
 - Diplomas, military papers
 - Citizenship/naturalization papers
 - Car registration(s) and title(s)
 - House title(s)
- List all the following:
 - Financial accounts, including retirement accounts, stockholdings, pension and credit cards
 - Provide contact information for your account beneficiaries so that your executor/personal representative can easily get in touch with them
 - Make sure all your beneficiary designations are current. They will override designations in your will if the two conflict.
 - Keep an up-to-date list of information about debts owed to you and debts you owe – such as your mortgage, car loans and credit cards.
 - List your computer passwords and passwords to online accounts like Facebook, LinkedIn, Amazon.com or online bill pay systems. Make sure you update this list often, since passwords change frequently. Consider setting a monthly recurring task on your computer to update this list.
 - Give the location of safe deposit or post office boxes, including the institution's address, as well as the location of the key or the combination.

Distribution of personal effects

- Here's where you can specify who gets the car, furniture, kitchen goods, clothes, art, etc. If you want any of your personal possessions donated to charity, such as your car, make that clear here, including the contact information for the charity. Ordinary personal goods are not normally accepted by charities, as they cannot be easily be converted to cash.
- In Colorado, a signed Personal Property Memorandum, if referenced in your will, is legally binding.
- Consider writing individual notes to family members in addition to the general document.
- Leave instructions for the care of your pets.

Adapted from The Wall Street Journal, 11/15/14