

A LETTER OF LOVE

In addition to your will, there is another helpful but less formal document you should consider writing or asking your lawyer to write for you. It is a letter of instruction, which gives the executor of your estate and your beneficiaries additional and more personal information concerning your estate.

The exact contents of your letter will depend on your requirements. Your letter might include the following information:

1. Where your important legal papers are located, including your will, Social Security and Medicare cards, title to your automobile, deeds to real property, armed service discharge papers, marriage papers, birth certificate, baptismal certificate, any other legal papers and the location and listing of all your life insurance policies (including the company, policy number and face value, as well as beneficiaries). If applicable list the name, date of death, and Social Security number of deceased spouse.
2. Funeral and burial instructions, a copy of information and photo to go into your obituary, your preference of memorial flowers or charitable donations, the name of your preferred funeral home, the name of the cemetery, the location of your plot, and the location of the plot deed.
3. The names, addresses and telephone numbers of the people who should be notified upon your death.

4. A list of any society or fraternal organization (Knights of Columbus, Rotary, Kiwanis) and who at the organization should be contacted concerning death benefits or insurance coverage. Additionally, most fraternal organizations send representatives to the funeral home, so information regarding who at the organization to notify as well as their telephone number should be included.
5. The name of your financial institution(s), stock broker(s) and a listing of all your accounts (indicate whether accounts are held individually or jointly).
6. A list of stocks and bonds and their location.
7. A list of any pension or profit sharing plans in which you participated and the location of the explanatory booklets.
8. The location and number of any safe deposit box or boxes, and the location of the keys.
9. The name of your accountant and the location of the most recent Federal and State tax returns.
10. In addition, your letter might contain a personal note to your beneficiaries, explaining some dispositions of the estate. For example, a line saying that one son has been left only a nominal bequest because you felt he was financially more secure than his siblings, and few words stating that your love and affection for this son was as great as for your other children.

A thoughtfully composed letter of instruction will go far to lessen the confusion accompanying an already stressful time for those you love.