

## LETTER OF INSTRUCTION

In addition to a will, I would recommend that you have a LETTER OF INSTRUCTION. It is a separate document and does not have legal status, however, it is an important aid in settling an estate and easing the burden on your family.

The following should be included in a letter of instruction:

1. Personal wishes regarding funeral and burial arrangements.
2. Name and address of your attorney, accountant, or tax preparer, and broker or investment counselor.
3. Savings and checking account numbers, name of banking institution and location of bank statements.
4. List of all insurance coverage including policy number, company name and address, local agent and location of each policy.
5. Vault number of your safe deposit box with name of the bank and location of key.
6. Location of birth and marriage certificates, your will, mortgage and deed to home and other real estate, tax returns and other personal papers.
7. Location of records pertaining to stocks, bonds, mutual funds, certificates of deposit and other investments.
8. Location of records of all debts, loans and credit cards with information regarding any credit insurance coverage.
9. List of any special benefits such as profit sharing or pension plans at work, social security benefits, Veterans Administration claim number, professional association membership, etc.