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SAMPLE OF LETTER OF INSTRUCTIONS
Prepared by
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Dear (spouse) (children) (attorney):

This letter (which is not to be construed as my will) is to serve as a reminder of various matters which we have talked about over the years.

A copy has been furnished to (Accountant) and (Lawyer) and they will advise you as to certain matters that you will be facing in the months to come. There is a file in my desk that contains all estate planning matters. This file should be made available to them to assist in the orderly transfer of my estate.

Here are some thoughts:

LIVING WILL & HEALTH CARE PROXY

I have previously prepared a living will and Health Care Proxy, copies of which are located ----*place*----. If applicable, please see that my wishes as expressed therein are adhered to.

FUNERAL ARRANGEMENTS

The funeral and burial should be in good taste. If possible, have ----*name*---- preside at the service. I suggest in lieu of flowers that contributions should be made to the following ----*names*---.

Contact _____________ at the office and _____________ to assist you in notifying people of the funeral arrangements.

I have purchased a cemetery lot as documented in the estate planning file. This plot is located in ----*place*----,(State).

or

We previously discussed my desire to be cremated. Please make all of the necessary arrangements.

MY WILL

A copy of my will is in the ----*place*---- and the original is held by ----*name*----. I have named you as (Co-)Executor of my estate, and as such you will be responsible for various duties which (Attorney) will explain to you. Arrange to see him/her shortly after the funeral so that he/she can start the probate of the will without delay.

FINANCES

By the terms of my Will you will receive ----*contents*----.

In addition, you will receive directly certain life insurance proceeds, IRA and/or profit sharing plan distributions, and possibly social security benefits (which must be applied for).

I think your income will be more than adequate to continue the standard of living which we have enjoyed during the past several years. I believe we have made adequate provisions for the children so you should not feel it necessary to skimp on your behalf.

BANK ACCOUNTS

You may withdraw from our joint bank account just as you could while I was alive. A list of all bank accounts is included in the estate planning file and ----*name*----, our CPA, also has a list of the accounts. Where there are accounts solely in my name, they will belong to my estate. Our attorney will instruct you on opening a separate estate checking account.

SAFE DEPOSIT BOX

The safe deposit box is in our name at ----*place*----. Inquire of (Attorney) as to the right of access under State Law. Others who have access to the safe deposit box are ----*provide names. The key to the box is ---- location.*

HOME

The title to our home is in both names and full title will pass to you by operation of law outside of the probate court. The deed is in our safe deposit box as is the deed to the (vacation or other) property.

AUTO

Similarly the title(s) to our automobiles are in the safe deposit box.

CREDIT CARDS

Notify companies in which I have credit cards in my own name. Also, destroy or mutilate the cards which I carry in my wallet.

INVESTMENTS

We have accounts at the following stockbrokers and investment advisors. Notify them in writing and instruct them to nullify any standing or special instructions. The record of our stock market investments is kept in the estate file.

Name of institution	Contract	Phone and/or email address
____________________	________________	_________________________
____________________	________________	_________________________
____________________	________________	_________________________

LIFE INSURANCE

Request the life insurance companies to send you claim forms. Contact (Insurance Agent) for all necessary assistance. A summary of the policies is listed in the estate file and the actual policies can be found in ----*place*----.

PASSWORDS, ETC.

The password for our home computer is   and the user name and password for my office computer and blackberry are as follows.   Additionally there are many websites, credit card providers and others that require usernames and passwords. There is a file in my office desk (substitute other place) which lists the various user names and passwords (or list various user names and passwords.)

_______________	_______________	_________________	___________________
_______________	_______________	_________________	___________________
_______________	_______________	_________________	___________________

GOVERNMENT DEATH BENEFITS

Provide the funeral director with my military discharge papers (filed in my estate file in the desk) so he can file a claim with the Veterans Administration for the various allowances permitted by law.

The Social Security Administration may pay a death benefit upon application and the funeral director should subtract this amount from his invoice.

CLUBS

Notify the social and athletic clubs in which I have individual membership to stop dues. Incidentally, should you so desire, you may be entitled to reduced dues as a widow in certain of those clubs.

OFFICES HELD

Return the files and other records in connection with offices I hold in the following organizations:

COMPANY BENEFITS

Regarding any company benefits and pension rights, see ----*name*---- of the Company. He/she can also inform you of any stock options granted to me which I have not exercised. ----*name*---, our CPA, can also be helpful in advising on these matters. You also may have the ability to continue our health care coverage, contract ________________.

INCOME, ESTATE, AND OTHER TAXES

Copies of our tax returns are in my desk under the tab income tax returns. Contact ----*name*---- (CPA) regarding the necessary tax returns and forms to be filed. He/she should also have copies of all prior years tax returns. You should also meet with our CPA ------- and discuss tax filings and possible planning moves which may be helpful to you and the family.

PERSONAL EFFECTS IN MY OFFICE

Please contact my office and ask them to send home the various pictures, portraits, and other mementos, as well as any of my personal correspondence files.

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MISCELLANEOUS

We presently have several loans listed in the estate planning file, as well as current monthly charge accounts and the mortgage on our home. As far as I know, we are not owed any money other than that mentioned in this letter.

A list should be made of all checks you receive. All checks made out to me or in joint name should be deposited in an estate account. Checks made out to you alone may be deposited or cashed by you as before.

You should contact ----*name*---- to review the provisions of <u>your</u> will which you may wish to change because of these new circumstances and potential estate taxes. I would also encourage our adult children to review their wills or prepare new wills.

With respect to children's education, I suggest ....

If trusts for grandchildren provide details.

Keep a record of all bills, whether paid or not.

I have attached a listing of names, addresses, and telephone numbers for your ready reference.

(Preparer should consider any other instructions or language that they feel appropriate to add, such as stopping delivery of newspaper, etc.).

As questions come up, you may wish to call ----*name*---- or ----*name*----.

Love,

cc: CPA
Attorney