**Instructions for use:** Feel free to use this template to help write your own Letter of Instruction. You can watch my webinar on the topic here: [The Essential Estate Planning Tool You’ve Never Heard of?  - Sensible Financial Planning.](https://www.youtube.com/watch?v=_sp4P7S5f4Y)

This form was designed in Word for Windows.

Some sections of this form are fixed, others are expandable. To see if a section is expandable, click one of the fields. If you see a grey box and a blue “+” sign in the lower right corner, click it to expand the section.

For example, to add a new bank account:



Ultimately, this is your letter. Feel free to use any information in this template.

A Letter of Instruction is not a legal document. It is not legally enforceable and cannot modify or replace a will, trust, etc. Sensible Financial is not engaged in the practice of law. You should always consult a qualified attorney when making or modifying an estate plan.

Best Regards,

|  |  |
| --- | --- |
| A person smiling at the camera  Description automatically generated | **Frank Napolitano, J.D., CFA, CFP®**  Senior Financial Advisor | [Sensible Financial](https://www.sensiblefinancial.com/)fnapolitano@sensiblefinancial.com    |

Letter of Instruction

Prepared by Click or tap here to enter text.

As of Date Click or tap here to enter text.

# What is this letter and who is it for?

*A letter of instruction is not a legal document. It cannot modify or replace a formal estate plan.*

Click or tap here to enter text.

# Estate Plan Summary

Click or tap here to enter text.

# Location of Important Documents

Birth certificates Click or tap here to enter text.

Social Security card Click or tap here to enter text.

Durable power of attorney Click or tap here to enter text.

Will Click or tap here to enter text.

Trust Documents Click or tap here to enter text.

Marriage certificate Click or tap here to enter text.

Diplomas Click or tap here to enter text.

Notes for Personal Safe/Safety Deposit Box:

Click or tap here to enter text.

# Bank Accounts

Bank Click or tap here to enter text.

Type of Account Click or tap here to enter text.

Ownership Click or tap here to enter text.

Account # Click or tap here to enter text.

Special Instructions Click or tap here to enter text.

# Investment Accounts

Custodian Click or tap here to enter text. Account Type Click or tap here to enter text.

Ownership Click or tap here to enter text. Account # Click or tap here to enter text.

Notes Click or tap here to enter text.

# Life Insurance

Location of All Policies Click or tap here to enter text.

*You will need a certified copy of a death certificate to file a claim.*

Policy # Click or tap here to enter text. Insured Click or tap here to enter text.

Policy Type Click or tap here to enter text. Death Benefit Click or tap here to enter text.

Insurer Click or tap here to enter text. Address Click or tap here to enter text.

Agent Click or tap here to enter text. Phone # Click or tap here to enter text.

Beneficiary Information & Other Details:

Click or tap here to enter text.

# Other Insurance

|  |  |  |
| --- | --- | --- |
|  | **Homeowner’s** | **Auto** |
| Insurer | Click or tap here to enter text. | Click or tap here to enter text. |
| Policy # | Click or tap here to enter text. | Click or tap here to enter text. |
| Location of Policy | Click or tap here to enter text. | Click or tap here to enter text. |
| Renewal Period | Click or tap here to enter text. | Click or tap here to enter text. |
| Agent | Click or tap here to enter text. | Click or tap here to enter text. |
| Agent’s Phone # | Click or tap here to enter text. | Click or tap here to enter text. |
|  |  |  |

# Automobiles

Year, Make & Model Click or tap here to enter text.

License # Click or tap here to enter text.

Location of Title Click or tap here to enter text.

# Real Estate

Address Click or tap here to enter text. Ownership Click or tap here to enter text.

Description of Property Click or tap here to enter text.

Location of Deed, Land Survey, Appraisal, Title, etc.:

Click or tap here to enter text.

Purchase Price Click or tap here to enter text. Tax Basis Click or tap here to enter text.

List of Capital Improvements and Location of Receipts (for Determining Tax Basis):

Click or tap here to enter text.

## Mortgage Information

Lender Click or tap here to enter text. Loan Number Click or tap here to enter text.

Loan Details, e.g. origination date, term, initial balance, prepayment information

Click or tap here to enter text.

# Non-Mortgage Debt

Lender Click or tap here to enter text. Account # Click or tap here to enter text.

Contact Click or tap here to enter text. Contact Phone Click or tap here to enter text.

Loan Details, e.g. outstanding balance, rate, term

Click or tap here to enter text.

# Credit Card Information

*Cancel individual cards. Convert any joint cards to individual.*

Company Click or tap here to enter text. Card # Click or tap here to enter text.

Contact Phone Click or tap here to enter text. Name on Card Click or tap here to enter text.

# Please Inform the Following

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Relationship** | **Phone** | **Email** | **In Event of\*** |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | [ ]  D [ ]  I [ ]  SI |

\* D = Death, I = Incapacity, SI = Severe Illness

# Important Contacts

|  |  |  |  |
| --- | --- | --- | --- |
| **Contact Person** | **Name** | **Phone** | **Email** |
| Financial Advisor | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Primary Care Physician | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Accountant | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Attorney | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

# Pets

## Veterinarian

Name Click or tap here to enter text.

Address Click or tap here to enter text.

Phone Click or tap here to enter text.

My Pets Click or tap here to enter text.

Care Instructions Click or tap here to enter text.

# Funeral & Memorial Information

Funeral/Memorial Service Preferences, e.g. type of service, flowers, music

Click or tap here to enter text.

Obituary Information

Click or tap here to enter text.

## Cemetery Plot

Location Click or tap here to enter text. Purchased on Click or tap here to enter text.

Deed # Click or tap here to enter text. Deed Location Click or tap here to enter text.

# Words of Wisdom, How I Would Like to be Remembered, Personal Effects.

Click or tap here to enter text.