**Printable Version**

**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)

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

As of Date

# 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.*

# Estate Plan Summary

# Location of Important Documents

Birth certificates

Social Security card

Durable power of attorney

Will

Trust Documents

Marriage certificate

Diplomas

Notes for Personal Safe/Safety Deposit Box:

# Bank Accounts

Bank

Type of Account

Ownership

Account #

Special Instructions

# Investment Accounts

Custodian Account Type

Ownership Account #

Notes

# Life Insurance

Location of All Policies

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

Policy # Insured

Policy Type Death Benefit

Insurer Address

Agent Phone #

Beneficiary Information & Other Details:

# Other Insurance

|  |  |  |
| --- | --- | --- |
|  | **Homeowner’s** | **Auto** |
| Insurer |  |  |
| Policy # |  |  |
| Location of Policy |  |  |
| Renewal Period |  |  |
| Agent |  |  |
| Agent’s Phone # |  |  |
|  |  |  |

# Automobiles

Year, Make & Model

License #

Location of Title

# Real Estate

Address Ownership

Description of Property

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

Purchase Price Tax Basis

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

## Mortgage Information

Lender Loan Number

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

# Non-Mortgage Debt

Lender Account #

Contact Contact Phone

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

# Credit Card Information

Cancel individual cards. Convert any joint cards to individual.

Company Card #

Contact Phone Name on Card

# Please Inform the Following

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Relationship** | **Phone** | **Email** | **In Event of\*** |
|  |  |  |  | [ ]  D [ ]  I [ ]  SI |

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

# Important Contacts

|  |  |  |  |
| --- | --- | --- | --- |
| **Contact Person** | **Name** | **Phone** | **Email** |
| Financial Advisor |  |  |  |
| Primary Care Physician |  |  |  |
| Accountant |  |  |  |
| Attorney |  |  |  |
|  |  |  |  |

# Pets

## Veterinarian

Name

Address

Phone

My Pets

Care Instructions

# Funeral & Memorial Information

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

Obituary Information

## Cemetery Plot

Location Purchased on

Deed # Deed Location

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