UF IFAS Extension
UNIVERSITY of FLORIDA

FCS5238
doi.org/10.32473/EDIS-fy537-2002

Estate Planning: Preparing a Letter of Last Instructions[1]

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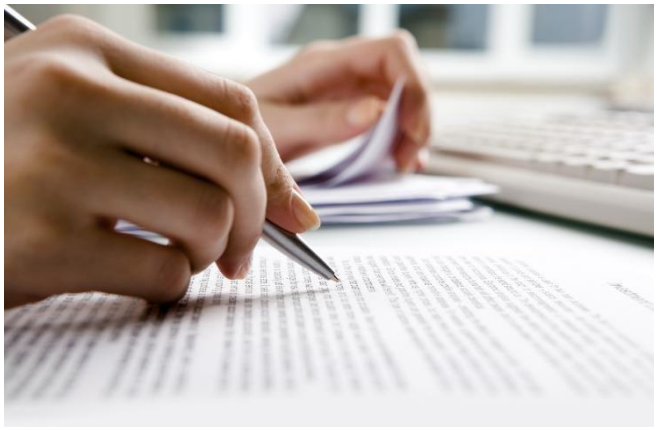


Figure 1.
Credit: Dmitriy Shironosov/iStock/Thinkstock

A letter of last instructions is an informal document and one of the most helpful things you can provide for your family. The letter should express your wishes following your death. The purpose of this letter is to give your personal representative or family member the information he or she will need concerning your personal and financial matters.

You don't need an attorney to prepare it. Although this letter does not carry the legal weight of a will, it is very important because it clarifies requests to be carried out after your death. The letter provides essential information needed by your surviving family members, thereby relieving them of needless worry. Your family will be grateful for this information. Review your letter annually especially if there has been a change in the family situation such as death, divorce, or birth of child.

When writing your letter of last instruction use the following list as a guide and provide detailed information regarding the location of items (i.e., bottom right drawer of my home office desk or safe deposit box at XYZ Bank located at 1245 XYZ Street, Gainesville, Florida). Remember to sign and date your letter.

Death Notification

Prepare a list of people to notify of your death. Include their name, address, telephone number, and email address (This should be kept up to-date). Include family members, acquaintances, and organizations. Also include professionals, your accountant, attorney, broker, employer, executor, financial institutions where you have accounts, insurance agents (including automobile, life, property, home owner's/renter's, and health) , government agencies such as Social Security Office (include your Social Security number and the location of your Social Security card), and the US Department of Veterans Affairs, if appropriate.

Funeral Arrangements

Describe any funeral arrangements you have already made and those that your family must make. Specify your wishes regarding the following:

1. Organ donations
2. Autopsy if requested
3. Embalming
4. Public viewing or not
5. Body disposal
   - remains donated
   - cremated (disposal of ashes)
   - choice of coffin
   - burial and location
6. Type of service and location
7. Funeral (open casket, closed), music, speakers, and location
8. Flowers and/or donations, memorials (to whom and address)
9. Newspaper(s) to receive obituary information. You may wish to write this in advance. If so, provide the location of the document. If not, basic information with dates, names, and places will be very helpful for the person who writes it.

Death Certificates

List the number of death certificates that will be needed, usually six to twelve are needed. The funeral director or cremation service director will order as many death

certificates as you request. If not, additional copies can be obtained from the Florida Department of Health. An application must be completed and submitted either in person or by mail. The application and submission instructions are available at the following website: https://www.doh.state.fl.us/planning_eval/vital_statistics/deaths.htm.

The following is a list of institutions that may want a certified copy of the death certificate:

- Insurance companies (each company that insured the individual or his property will want a copy)
- Financial institutions (banks, credit unions, mortgage companies, brokerage firms, credit card companies)
- Pension fund(s)
- Internal Revenue Service (IRS)
- Social Security Administration
- The district court in each county where the deceased owned real property.

Necessary information for your death certificate:

- Your full name
- Address
- Marital status
- Spouse's name
- Date of birth
- Birthplace (city and state)
- Father's and mother's names
- Military records/history
- Social Security number

Personal Papers

In your letter, give the location of all of your personal documents including your will; birth, baptismal, and marriage certificates; communion and confirmation certificates; diplomas; military papers; naturalization papers; and any other documents such as divorce or adoption papers.

Automobiles

Provide location of registration, title, and other papers for your automobiles and other titled property.

Financial Accounts

List all checking, saving, certificates of deposit, IRA, and other financial accounts by name and institution, address of the office where the account is located, the type of account, the account number, and the names the accounts are held in (joint, single, joint with right of survivorship). Include the location of canceled checks and statements. List stocks, bonds, mutual funds, and other securities by certificate number, issuers, and cost. Include document location and identify stockbrokers/financial advisors with name, address, and telephone number.

Provide information on business property and location of titles, or other records such as business arrangements (partnerships, corporations, limited liability companies).

Computer

Compile a list of usernames and passwords for all of your computers and online accounts (eBay, Amazon, Groupon, credit cards, etc.) you access. List location. Be certain to keep this list up-to-date.

Safe Deposit and Post Office Boxes

Be sure to give the location (including address of the bank) of your safe deposit box, a list of the contents, and where the key is located. List names of authorized signers. Also provide the location and number of any post office boxes that you have, including where the key may be found or the combination of the box.

Credit Cards

List your credit cards by issuer, card number, and where they are located.

Loans

Make a list of all the debts owed, including full name, address, and telephone number of the creditor; payment terms; collateral, and where the contracts are located. Be certain to keep this information up-do-date.

Debt Owed to You

Make a list of all the debts owed to you. Include full name, address, and telephone number of the debtor; payment terms; collateral; etc. Be certain to keep this information up-do-date.

Homeowner Records

Give the location of the deed and mortgage papers on all property that you own. Provide information on taxes, liens, leases, etc.

Household Contents and Personal Effects

List the contents of your house and location of household inventory, and appraisals. List the owners of all household items and what you want to happen to items you own.

Provide a list of your personal effects and who is to receive each. Include a detailed description of the items and the complete name, address, relationship of the person who will receive personal effects such as jewelry, furniture, family heirlooms, collectibles, etc. For more information on disbursement of personal effects, refer to Florida Statute 732.515. Separate writing identifying devises of tangible property is available at https://www.leg.state.fl.us.

Insurance

List all insurance policies by type (life, auto, home owner's/renter's, veteran's medical, and credit life), company name and address, policy number, insurance agent, and location of policies. Include a description of any loans that you have taken out against a policy and not yet repaid.

Survivors' Benefits

List possible sources of benefits such as Social Security, veterans, employee, fraternal association, and credit life insurance. Include amount or estimated amount that can be expected from each source.

Taxes

Include in your letter of last instructions the location of your income tax returns and supporting documentation for the past five years.

Trusts

Make a list of all the trusts that you have established. Give the name and address of each trustee and identify the type and amount of assets in each trust.

Other

Provide the location of receipts, warranties, and other miscellaneous papers. Explain any unusual provisions of the will, such as disinheritance of a child or forgiveness of a debt.

Write your letter clearly and be as descriptive as possible. Be sure that your letter does not contradict your will. If you are in doubt, check with your attorney. Sign and date the document. Destroy any earlier versions. Keep the original and store in a safe place. Make several copies and give to your personal representative and attorney.

Acknowledgment

Many thanks to Mr. Richard M. White, Jr., Florida Bar Certified in Wills, Trusts, and Estates, Gainesville, Florida, for reviewing this publication for accuracy.

References

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Pond, Jonathan D., Michael A. Dalton, and B. O'Neill Wyss. 1993. *The ABC's of Managing Your Money*. Denver, CO. NEFE Press.

[1] This document is FCS5238, one of a series of the UF/IFAS Department of Family, Youth and Community Sciences Department, UF/IFAS Extension. Original publication date December 2002. Revised June 2005 and December 2011. Visit the Ask IFAS website at https://ask.ifas.ufl.edu/ for the currently supported version of this publication.

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