WRITING YOUR LETTER OF INSTRUCTION

INTRODUCTION

If you're looking for a template to help you prepare a letter of instruction—you're in the right place! **But this isn't your average template.** Instead of giving you blank forms that leave you feeling overwhelmed, we'll walk you through our template using guided worksheets.

A letter of instruction doesn't replace your will, but it makes things a whole lot easier on your executor. (Executor? Yeah, it's a mouthful—it just means they make sure the stuff in your will gets done.) A letter of instruction includes anything that wasn't made clear in your will. And don't worry—it's not a legal document, so you can explain things using plain English instead of legal mumbo jumbo.

As you go through this template, you'll be filling out parts of your letter of instruction along the way. At the end, you'll see a handy diagram to help you take those pieces and put them together. **By the time you finish this, you'll walk away with a complete letter of instruction. Simple as that!**

TABLE OF CONTENTS

People .... 4 - 6

Follow the prompts to help you think about who and what to include in your letter of instruction.

Letter of Instruction Template Page **PEOPLE**

Information .... 5 - 10

Dig into the nitty-gritty details your executor needs to carry out your wishes.

Letter of Instruction Template Page **INFORMATION**

Cover Letter .... 11 - 12

Write the opening page of your letter of instruction.

Letter of Instruction Template Page **COVER LETTER**

Put It All Together 13

Once you've completed the template pages, use our handy diagram to put your letter of instruction together.

PEOPLE

In this section, we'll help you think about the important people in your life and the roles they might play if you passed away. We know it's a tough subject—but it helps you get super clear on who to include in your letter of instruction. Here's what you'll do in this section:

1. **Discover who or what continues to have a meaningful impact on your life.**
2. **Figure out who in your life is the most trustworthy and responsible.**
3. **Decide who will take on the responsibility of caring for loved ones.**

Use your answers from the worksheet below to help you fill out the template page that follows. You'll name trusted advisors, guardians and beneficiaries. If you list more people than you need—that's great! It's always a good idea to have backups.

If you want to leave care instructions for your executor to give to your guardians—you can create your own or use the extra sheets of paper in the very back.

List the people in your life who you trust to get the details done without a hitch.

Use this list to select your executor, trusted advisors or even your guardians. Let's face it—there's no one in the world exactly like you. But choose the people who'd be most likely to get stuff done the way you'd want.

If you were gone for more than a month (by yourself), who would you trust to take care of your children, pets or anyone else who depends on you?

Use this list to help you select guardians for anyone who depends on you specifically for care.

List a few people or organizations you have positive, personal and ongoing connections with.

Use this list to select beneficiaries for meaningful notes and smaller keepsakes—think more sentimental value than monetary value. (Make sure the big-ticket items are covered in your will.)

TRUSTED ADVISORS

These are people you can lean on to help carry out my wishes—and their contact info so you can connect with them.

Name:

Address:

Phone Number:

Notes:

Name:

Address:

Phone Number:

Notes:

GUARDIANS

I laid out in my will who I want to take care of my loved ones—but I included info to help you connect with them.

Name:

Address:

Phone Number:

Notes:

Name:

Address:

Phone Number:

Notes:

BENEFICIARIES

These are people I want to give something specific to (who I didn't mention in my last will and testament). I included contact info for each person or organization, along with a description of the items.

Name:

Address:

Phone Number:

Notes:

Name:

Address:

Phone Number:

Notes:

Name:

Address:

Phone Number:

Notes:

Name:

Address:

Phone Number:

Notes:

INFORMATION

On the next few pages, you'll answer a question and go through some checkboxes to help you figure out what to include on the template page. (That's the page right after the checkboxes. You can't miss it!)

The template covers stuff your executor *definitely* needs to have info on, like:

1. **Financial info**
   (for example: institution names, account numbers, locations, login info, property taxes, social security)

2. **Location of documents**
   (for example: car title, mortgage info, medical or military records)

3. **Digital info**
   (for example: password manager, social accounts, phone password, how to handle your accounts)

There's no right or wrong way to fill out the information pages below—they're just worksheets to help you put your thoughts on paper. If you run out of space on the pages below, no problem! Just use the extra sheets of paper we gave you in the very back.

Look at the last few months of your calendar or planner. What or who are you primarily responsible for? What won't get done if you don't do it? Write down anything and everything you can think of below.

This will help your executor know what needs to be taken care of if something happens to you. Think of bills, business, children, parents, neighbors and pets.

Use the checklist below to keep track of which personal info you want to document for your executor on the next page.

It's not an exhaustive list, but it'll get you started. Deciding which pieces of info from this section to include is really up to you. You can use the extra pages to add specific details about the items you checked (like passwords, account names and policy numbers).

Banking and Finance

- [ ] Checking account(s)
- [ ] Savings account(s)
- [ ] Outstanding loan(s)
- [ ] Debts owed to you
- [ ] Credit card(s)
- [ ] Investment accounts/manager
- [ ] Retirement/pension
- [ ] Digital & crypto accounts (Paypal, Venmo, etc.)
- [ ] Tax preparer or software info

Other Income Sources

- [ ] Online sales (eBay, Amazon, etc.)
- [ ] Social Security
- [ ] Royalties

Important Document Locations

- [ ] Birth certificate
- [ ] Adoption papers
- [ ] Marriage license
- [ ] Social Security card
- [ ] Most recent tax returns
- [ ] Education/military records
- [ ] Citizen/adoption papers
- [ ] Contracts
- [ ] Vehicle title(s)
- [ ] Deed(s) for land or property
- [ ] Checkbook(s)
- [ ] Medical records

Intellectual Property

- [ ] Copyrights
- [ ] Patents

Insurance

- [ ] Life insurance
- [ ] Renters/homeowners insurance
- [ ] Auto insurance
- [ ] Medical insurance

Utilities

- [ ] Gas company
- [ ] Electric company
- [ ] Telephone company
- [ ] Cable company
- [ ] Internet provider
- [ ] Cellphone provider

Subscriptions

- [ ] Newspapers/magazines
- [ ] Video streaming
- [ ] Health/wellness/beauty
- [ ] Shopping
- [ ] Gaming
- [ ] Food
- [ ] Music

Home

- [ ] Gate/lock box code
- [ ] Spare key location
- [ ] Security system access
- [ ] Maintenance providers

Digital

- [ ] Device passcodes (phones, tablet, laptop)
- [ ] Social media login info
- [ ] Email login info
- [ ] Password manager app access

Funeral Preferences

- [ ] Obituary information
- [ ] Cemetery and funeral

Family Business

- [ ] Important client Info
- [ ] Operational Info

Secure Locations & Access

- [ ] Safe deposit box
- [ ] Storage unit
- [ ] Safe(s)

FINANCIAL

Banking/Investments

Insurance

Income Sources

Taxes

LOCATION OF DOCUMENTS

Ownership/Titles

Certificates

Records

DIGITAL

Login Info

Device Access

WRITING YOUR COVER LETTER

The last step before you put all the pieces together is to write a note to your executor. It lets them know how to handle what you wrote in your letter of instruction, since they'll receive it after you're gone. We know it's a little weird to do your cover letter last since it actually goes at the beginning of your letter of instruction. But we wanted you to have a chance to choose your executor.

If you want a super simple cover letter, just add your executor's name to the "Dear" line on the next page. Then use however many (or few) of the empty lines to provide additional notes or instructions. Don't stress about this section—you can write whatever you want. But you could start with something like, ***"I know this is a huge responsibility to take on and I wanted to let you know how grateful I am for your help."***

Did you write any care instructions or notes to include in your letter of instruction? If you did, the cover letter is a great place to let your executor know how to handle them.

LETTER OF INSTRUCTION

Date Created: ..../......../.......

Date Last Revised: ..../......../.......

Dear ....,

The purpose of this letter is to make it easier for you to settle my estate.

I included the following information:

- Wishes and details not outlined in my will
- Locations of my important information and documents
- Passwords and access information for my accounts
- Detailed information about my trusted advisors—who you can lean on for help with my estate
- More details about the beneficiaries and guardians mentioned in my will

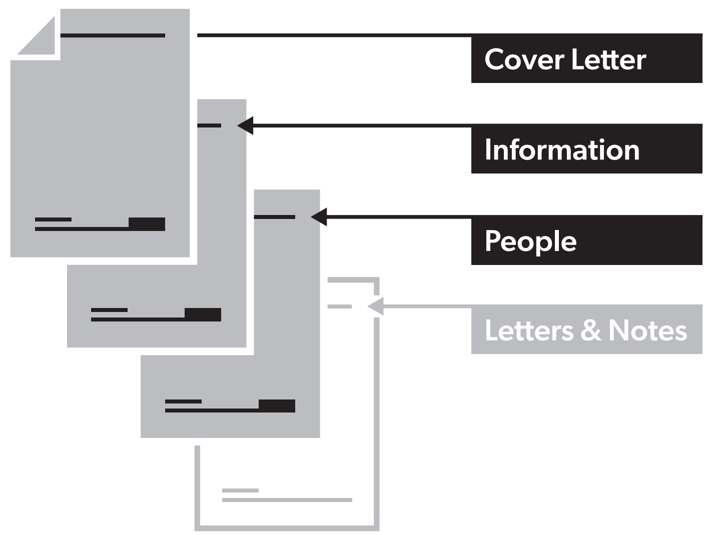
PUT IT ALL TOGETHER

1. Remove all the pages that say "Letter of Instruction" in the bottom left corners. Next, arrange them in order as shown in the diagram to the right.

2. If you used any of the extra pages from the back, add them to the appropriate sections and label them in the bottom left corners. If you wrote any notes or care instructions, simply attach them to the back of your letter of instruction.

3. The other worksheets you filled out (to help you brainstorm) won't go in your letter of instruction—so you can toss them or keep them as a reference.

4. Put this document in a safe place (along with your will—if you have one), and make sure your executor knows where to find it.



It's official! Your letter of instruction is complete.

This was super important to take care of—and now you can check it off your list. If you don't have a will, the info from your letter of instruction gives you a great head start.

Create your will online in as little as 20 minutes at
www.ramseysolutions.com/LOI