

Estate Planning Letter of Direction

Date _____

Dear _____,

You are reading this letter after my passing and I wanted to let you know how dearly I love you

I also needed to leave you with some practical guidelines in dealing with the necessary preparations as you face your life ahead. This is a challenging time and I urge you to be strong as you move through the steps into your future. Get someone close to us to assist you and feel free to share this letter with them if you are not strong enough to act on my advice alone.

Step One: Locate All Financial Records

Financial records, bank account details and asset registers can be found in the following places:

- 1) Will _____
- 2) Company benefits documents _____
- 3) Birth certificate _____
- 4) Marriage certificate _____
- 5) Bank account information _____
- 6) Trust documents _____
- 7) Property ownership documents _____
- 8) Digital Legacy _____

Important passwords:

- 1) Bank Card access code _____
- 2) Computer password _____
- 3) On-line banking password _____
- 4) On-line address book _____
- 5) Email account password _____
- 6) Facebook password _____
- 7) Other: _____

Step Two: Notify All Financial Contacts

Specialist advisors:

- A1. Insurance _____
- A2. Accountant _____
- A3. Lawyers _____
- A4. Tax Specialist _____
- A5. Funeral Home _____

- B1. Banks _____
- B2. Beneficiaries _____
- B3. Employer of deceased _____
- B4. Clients of the business _____

Step Three: Complete These Key Tasks

1. Destroy and cancel all credit cards
2. Review safety deposit box, safe contents
3. Re-direct all mail and change voicemail message on my mobile phone
4. Determine/locate list of liabilities
5. Re-register all assets in appropriate name

Other Points of Interest

Our financial advisor should be contacted immediately. He/She will assist with all claims processing, suggestions and money management issues: _____

My wishes for my funeral are as follows:

Please ensure to the following as soon as you can:

- Change your own will if appropriate
- Increase the amount of life insurance to that of primary family breadwinner - our advisor will help you with this
- Increase disability, health and critical illness insurance if appropriate
- Have updates and changes made to all shareholders/business partnership agreements

You may wish to consider setting up a trust so that you and the children may benefit in a secure manner from our financial work together.

Consider my final wishes with regards to charitable giving and please ensure that they are carried out to the letter according to my final instructions in my last will and testament.

Do not leave the house unoccupied during my funeral and consider immediate upgrades to security.

You will probably be asked to sign many releases and documents during this time. Read everything carefully and ask for help if you are at all unsure.

The following people should be consulted jointly and simultaneously for further advice on your financial affairs in the medium to long term:

My Accountant: _____ Phone # _____
My Attorney: _____ Phone # _____
My Financial Advisor: _____ Phone # _____

Keep focused on our love for each other and draw strength from our life together as you apply yourself to these important steps.

Love Always,

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