

*Sather Financial Group, Inc.*  
*Private Wealth Managers*

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**Letter of Last Instruction Checklist**

A letter of instructions is not a legal document like a will. You have a lot more leeway in both the language and content. Your letter is good place to put person wishes and final comments, but your heirs will be very grateful if you include details about important financial matters.

\_\_\_ **First Things to Do**

- Acquaintances and organization to be called, including Social Security, the bank, and your employer
  - Arrangements to be made with funeral home
- Lawyer's name and telephone number
- Newspapers to receive obituary information
- Location of insurance policies

\_\_\_ **Cemetery and Funeral**

- Details of your wishes and any arrangements you have make

\_\_\_ **Facts for Funeral Director**

- Vital statistics, including your full name, residence, marital status, spouse's name, date of birth, birthplace, father's and mother's names and birthplaces, length of residence in state and in United States, military records/history, Social Security number, and occupation

\_\_\_ **Information for Death Certificate and Filing for Benefits**

- Citizen of, race, marital status, name of next of kin (other than spouse), relationship, address, and birthplace

\_\_\_ **Expected Death Benefits**

- Information about any potential death benefits from you employer (including life insurance, profit sharing, pension plan, or accident insurance), life insurance companies and policy numbers, Social Security, Veterans Affairs, or any other source

\_\_\_ **Special Wishes**

- Anything you want your survivors to know

\_\_\_ **Personal Effects**

- A list of who is receive certain personal effects, usually including details of who is to receive items such as golf clubs or some other special item and it could include autos, etc., in some states

\_\_\_ **Personal Papers**

- Locations of important personal documents, including you will, birth and baptismal certificates, communion and confirmation certificates, diplomas, marriage certificate, military records, naturalization papers, and any other documents (e.g., adoption, divorce)

\_\_\_ **Safe-Deposit Box\***

- Location and number of box and key and an inventory of contents

**\* State law may require a bank to seal the deceased's safe-deposit box as soon as notified of his or her death, even if the box is jointly owned.**

\_\_\_ **Post Office Box**

- Location and number of box and key (or combination)

\_\_\_ **Income Tax Returns**

- Location of all previous returns
- Location of your estimated tax file
- Tax preparer's name

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\_\_ **Loans Outstanding**

- Information for loans other than mortgages, including bank name and address, name on loan, account number, monthly payment, location of papers and payment book, collateral, and information on any life insurance on the loan

\_\_ **Debts Owed to the Estate**

- Debtor, description, term, balance, location of documents, and comments on loan status/discharge

\_\_ **Social Security**

- Full name, Social Security number, and the location of Social Security cards

\_\_ **Life Insurance**

- Policy numbers and amounts, location of policy, whose life is insured, insurer's name and address, beneficiaries, issue and maturity date if an endowment, payment options, and any special facts

\_\_ **Veterans Affairs**

- If you are a veteran, give information on collecting benefits from local Veterans Affairs office

\_\_ **Other Insurance**

- If any other insurance benefits or policies are in force, including accident, homeowners/renters, automobile, disability, medical, personal, or professional liability, give insurer's name and address, policy number, beneficiary, coverage, location of policy, term, how acquired (if through employer or other group), agent

\_\_ **Investments**

- Stocks: Company, name on certificates, number of shares, certificate numbers, purchase price and date, and location of certificates, and/or brokerage accounts
- Bond/notes/bill: Issuer, issued to, face amount, bond number, purchase price and date, maturity date, and location of certificates
- Mutual funds: Company, name on account, number of shares or units, and location of statements and certificates
- Other investments: For each investment, list amount invested, to whom issued, maturity date, issuer, and other applicable data, and location of certificates and other vital papers.

\_\_ **Household Contents**

- List of contents with name of owners, form of ownership, and location of documents, inventory, and appraisals

\_\_ **Automobiles**

- For each car: Year, make, model, color, identification number, title in name(s)of, and location of title and registration

\_\_ **Important Warranties and Receipts**

- Location and description

\_\_ **Doctors' Names, Address, and Telephone Numbers**

- Including dentist, and children's pediatrician and dentist

\_\_ **Checking Accounts**

- Name of bank, name on account, account number, and location of passbook (or receipt) for all accounts

\_\_ **Credit Cards**

- For each card: Company (including telephone and address), name on card, number, and location of card

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\_\_ **House, Condo, or Co-op**

- About the home: In whose name, address, legal description, other descriptions needed, lawyer at closing, and locations of statements of closing, policy of title insurance, deed, and land survey
- About the mortgage: Held by, amount of original mortgage, date taken out, amount owed now, method of payment, and location of payment book, if any (or payment statements)
- About life insurance on mortgage: Policy number, location of policy, and annual amount
- About property taxes: Amount and location of receipts
- About the cost of house: Initial buying price, purchase closing fee, other buying costs (real estate agent, legal, taxes), and home improvements
- About improvements: What each consisted of, cost, date, and location of bills
- For renters: Lease location and expiration date

\_\_ **Funeral Preferences**

- Specify whether or not you would like to have any of the following: Donate organs, autopsy if requested, simple arrangements, embalming, public viewing, least expensive burial or cremation container, or immediate disposition. Remains should be: Donated (details of arrangements made), cremated (and the ashes: scattered, buried at), disposed of as follows (details): Memorial (after disposition), funeral (before disposition), or graveside to be held at: church, mortuary, or other
- Specify where memorial gifts should be given or whether to omit flowers
- If prearrangements have been made with a mortuary, give details

\_\_ **Signature and date\***

\* **The date is important. A letter of instructions made too long ago may not reflect current wishes.**