

Letter of Last Instruction



May 2017

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Marsha Goetting
Professor & Extension Family
Economics Specialist



Joel Schumacher
Extension Economics
Associate Specialist

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Keri Hayes
Extension Publications Assistant



Adele Stenson
Former Pondera County
Extension Agent

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Purpose



- Provide essential information for your survivors about:
 - Needed important documents

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Letter of Last Instruction

- Signed & dated
- Computer-generated
- Handwritten



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Location of Important Papers

- Be specific
 - XYZ Bank
 - Safe deposit box



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Copies of Letter

- You decide what parts to share with:

- Family
- Friends



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Copies of Letter

- **Copy:**
 - Attorney?
 - Financial Advisor?



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Sample Fill-in Worksheet



www.montana.edu/estateplanning/eppublications.html

- Click on *Estate Planning Publications*
- Scroll to *Letter of Last Instructions*

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Personal Representative

- **MontGuide:**
 - Search



www.msuextension.org

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Contents of Letter of Last Instruction



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Automobiles Location of:

- Registration title
- Insurance policy



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Computer



List:

- **Username**s
- **Password**s

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Credit Cards/Loans



Location:

- **Credit card numbers**
- **Payment Terms**
- **Contracts**

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Death Certificates

May need:

- **6 to 12 certified death certificates**



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Additional Copies of Death Certificate

- **Montana Vital Statistics:**



<http://dphhs.mt.gov/vitalrecords>

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Information needed for Montana Death Certificate

- 1. Full name**
- 2. Address**
- 3. Marital Status**
- 4. Spouse's name**

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Information needed for Montana Death Certificate (cont'd)

- 5. Date of birth & birthplace**
- 6. Mother's full name (including maiden name)**

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Information needed for Montana Death Certificate (cont'd)

7. Military records/history
8. Social Security number
9. Education

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Death Notification



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Notify of Death

1. Family members
2. Friends & neighbors
3. Personal representative

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Notify of Death

4. Professional & business relationships, including:
 - Employer/Employees
 - Accountant
 - Attorney
 - Investment Advisor
 - Insurance Agents
 - Cooperatives

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Notify of Death

5. Government Agencies
 - Social Security Office
 - U.S. Department of Veteran's Affairs

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Debt Owed to You

- Include:
 - Full name
 - Address
 - Telephone number
 - Payment Terms
 - Collateral



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Debts You Owe

- **Include:**
 - **Company**
 - **Account Number**
 - **Address**
 - **Telephone Number**
 - **Payment Terms**



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Student Loan Debt

- **Check here to find out if your type of loan can be discharged:**

<https://studentaid.ed.gov/sa/repay-loans/forgiveness/cancellation/death>

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Financial Accounts

- **Checking & Savings Accounts**
- **U.S. Savings Bonds**
- **Stocks, bonds, mutual funds, or other securities**



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Financial Accounts

- **Business property:**
 - **Livestock & equipment**
 - **Location of titles**
 - **Other records**



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Funeral Arrangements

- **Describe any pre-funeral arrangements already made**

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Specify Preferences

- **Donation of organs**
- **Embalming or not**



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Specify Preferences

- **Public viewing**
- **Disposal of remains**
- **Type of service and location**

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What Happens to Your Remains

- **MontGuide:**
 - **Search**



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Cremation



- **MontGuide:**
 - **Search**

www.msuextension.org

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Specify Preferences

- **Funeral**
 - **Open casket**
 - **Closed**
- **Flowers or donations**
- **Choice of coffin**
- **Newspapers to receive obituary**



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Homeowners Records

- **Location:**
 - **Deed**
 - **Beneficiary Deed**
 - **Title Insurance**
 - **Mortgage Papers**



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Household Contents

- **Location:**
 - **Inventory of household contents**



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Insurance Documents

List of policies:

- Life
- Auto
- Health
- Credit Life
- Funeral
- Burial



Leases

Location

- Lease agreements
 - Written
 - Oral
- Lessee or Lessor



Magazine Subscriptions

- Organize list that needs to be cancelled:
 - Magazine
 - Newspaper



Personal Effects

- Separate listing:
 - Non-titled property:
 - Photographs
 - Other family heirlooms



Who Gets Grandma's Yellow Pie Plate

- MontGuide:
 - Search



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Personal Papers

Location of:

- Birth or baptism papers
- Marriage certificate
- Dissolution of marriage
- Adoption



Personal Papers

Location of:

- Birth certificates & social security cards
- Citizenship papers
- Military service records
- Will



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Pets

Instructions:

- Food and Diet
- Vaccination
- Health Checkup



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Estate Planning for Tools for Owners of Pets

- **MontGuide:**
 - Search



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Post Office Boxes

- Location & number
- Key location
- Combination



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Safe Deposit Box

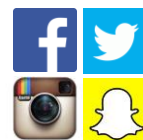
- How is it titled?
- Contents
- Location of key
- List of names of authorized signers



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Social Media Accounts

- Directions to be deleted
 - Facebook
 - Twitter
 - Instagram
 - Snapchat



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Survivors Benefits

- List of organizations that provide death benefits:
 - Unions
 - Lodges
 - Veterans



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Taxes



- Describe location (last 5 years):
 - Income tax returns
 - Supporting document

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Trusts



- Describe location:
 - Trust funds & agreement
 - Provide names of trustees

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Will



- Location of:
 - Signed original will
 - Copy of separate writing of tangible personal property

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Letter of Last Instruction



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