

# Letter of Last Instruction



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**Marsha Goetting**

Professor & Extension Family Economics Specialist  
MSU Dept. of Agricultural Economics & Economics

**Joel Schumacher**

Extension Economics Associate Specialist

**Keri Hayes**

MSU Publications Assistant

**Adele Stenson**

Pondera County Extension Agent

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## Note to Agent

- The following MontGuides are mentioned:
  - Personal Representative
  - What Happens to Your Remains?
  - Cremation
  - Montana Medical Care Savings Accounts
  - Who Get's Grandma's Yellow Pie Plate?

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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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## Personal Representative

- MontGuide:

- Search [www.montana.edu](http://www.montana.edu)



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Review letter annually or when Changes in Family Situation

- Marriage
- Divorce
- Separation



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## Family Changes

- Birth of child
- Death of family member



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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



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## Notify of Death

5. Accountant
6. Attorney
7. Investment Advisor
8. Insurance Agent



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## Notify of Death

9. Financial Institutions
  - Where accounts are located



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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
  - See MontGuide "What Happens to Your Remains"



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## What Happens to Your Remains

### • MontGuide:

- [www.msuextension.org/publications/FamilyFinancialManagement/MT200918HR.pdf](http://www.msuextension.org/publications/FamilyFinancialManagement/MT200918HR.pdf)



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## Specify Preferences

- Cremation
- Burial & location
- Type of service & location



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## Cremation

### • MontGuide:

- Search: [www.montana.edu](http://www.montana.edu)



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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:
  - [www.dphhs.mt.gov](http://www.dphhs.mt.gov)
  - Click on
    - Get a Birth/Death Record



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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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## Montana Death Certificate

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



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## Montana Death Certificate

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



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## Contents of Letter of Last Instruction



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## Personal Papers

1. Location of:
  - Birth or baptism papers



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## Personal Papers

- Marriage Certificate
- Dissolution of Marriage



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## Personal Papers

- Papers for adopted children



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## Personal Papers

- Birth certificates of minor children



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## Personal Papers

- Social security cards
- Military Service records
- Will



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## Automobiles

- Location of:
  - Registration title
  - Insurance policy



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## Leases

- Are you:
  - Lessee
  - Lessor



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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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## Post Office Boxes

- Location & number
- Key location
- Combination



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## Computer

- List:
  - Usernames
  - Passwords



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## Credit Cards/Loans

- Location:
  - Credit card numbers
  - Payment Terms
  - Contracts



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## Debt Owed to You

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



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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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## Household Contents

- **Photos**
  - Put on CD for insurance purposes



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## Insurance Documents

- **List of policies:**
  - **Life**
  - **Auto**
  - **Home**



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## Insurance Documents

- **Credit Life**
- **Funeral or Burial**



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## Financial Accounts

- **Checking & Savings Accounts**
- **Montana Medical Care Savings Accounts**
  - Search [www.montana.edu](http://www.montana.edu)



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## Financial Accounts

- **IRAs**
- **Certificates of Deposit**
- **U.S. Savings Bonds**



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## Financial Accounts

- **Stocks**
- **Bonds**
- **Mutual Funds**
- **Other Securities**



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## Subscriptions that need to be cancelled

- Magazine
- Newspaper



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## Personal Effects

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



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## Grandma's Yellow Pie Plate

### • MontGuide:

- Search [www.montana.edu](http://www.montana.edu)



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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



- MontGuide:
  - Search [www.montana.edu](http://www.montana.edu)

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# Letter of Last Instruction



Questions?

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