



## LETTER OF LAST INSTRUCTIONS

A letter of last instructions is an informal document that can help with the funeral planning process. Because it doesn't go through legal channels, it can be written at home and in any manner you choose—and then be used as a guide for funeral and financial decisions made once you are gone. Ideal for those who don't want to go through the hoops of estate planning, but who want to ensure that their loved ones have all the support they need, a letter of last instructions can be a helpful alternative to more formal funeral pre-planning.

### Preparing a Letter of Last Instructions

There are key items a letter of last instructions should include to help loved ones navigate the legal and financial issues that follow death. From writing obituaries to filing insurance claims, they will have their hands full—and your information can really help.

#### The letter should include:

- Personal information that will make paperwork easier (your full name, address, Social Security number, date and place of birth, father's name and mother's maiden name)
- Location of a will (if there is one)
- Names of and contact information for friends and family members to be notified of death
- Location of all personal documents, including but not limited to birth certificate, Social Security card, marriage papers, citizenship papers, military discharge papers
- Information regarding any formal burial plans already made
- Membership information for organizations, pensions, and other clubs that might help cover funeral costs
- Financial information about all bank and savings accounts (including the location of safe deposit boxes and other hidden accounts)

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- List of all insurance policies (and their beneficiaries) as well as information on accessing each one
- Names and contact information for relevant professionals (lawyer, executor of the estate, insurance agents, accountants, investment brokers)
- Perhaps most importantly, this is also the place where you can clearly outline your burial wishes. For example, you can share your interment preferences, ask for certain items to be included in the memorial service, or put the contact information for your preferred clergy or religious ceremony.

You can also use this time to explain any tough decisions you were forced to make regarding the will, dispensation of inheritance, or insurance beneficiaries. Your family will feel better having tangible reasons and getting a look at your motivations.

Place copies of this letter in an accessible place known to many and be sure to share its existence with more than one family member or trusted advisor. Hiding a letter of last instructions (or placing it in a safe deposit box that might not be opened until after the funeral takes place) voids its efficacy as a funeral planning tool.