

# Letter of Last Instruction

Creating a Letter of Last Instruction (LOLI) is a valuable tool for ensuring that your final wishes and personal affairs are clearly communicated to your loved ones after your passing. Paired with other estate planning documents (e.g., will, advance directive, power of attorney, etc.), a letter of instruction will help ensure your estate is settled per your intentions. Remember, the first draft of your letter of instruction **doesn't need to be perfect**. Having something on file is better than nothing, and you can regularly make updates reviewing your Estate Plan. Writing a letter of instruction should only take a couple of hours, but it could save you (or your heirs) months of hassle if something unplanned happens. To help you will have created a guide below for you to use.

## Purpose and Importance

The Letter of Last Instruction serves several important purposes:

- **Centralized Information:** It gathers essential details about your financial accounts, legal documents, and personal preferences in one place.
- **Guidance for Executors:** It provides guidance to your executor or loved ones who will handle your affairs after your death.
- **Personal Wishes:** It communicates personal preferences for your funeral arrangements, memorial wishes, and any other special requests.

## What to Include in Your Letter of Instruction:

<ul style="list-style-type: none"><li>• Assets and debts</li><li>• Insurance policies</li><li>• Jewelry and collectibles</li><li>• Digital assets (e.g., websites, social media)</li><li>• Professional contact information</li><li>• Family contact information</li><li>• Gifts and donations</li></ul>	<ul style="list-style-type: none"><li>• Legal documents</li><li>• Beneficiaries, guardians, and children</li><li>• Animals</li><li>• Safety deposit boxes</li><li>• Funeral and burial plans</li><li>• Website login credentials</li><li>• Personal note to heirs</li><li>• Obituary and final wishes</li></ul>
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## What to Do with Your Complete Letter of Instruction:

1. Give a copy securely to your trusted professionals and family members.

2. Place a copy with your other estate documents in fireproof safe or safety deposit box.
3. Securely add a digital copy to your password manager (Bitwarden, LastPass) or cloud storage service.
4. Review it at least once per year and make desired updates.
5. Sleep well knowing you've completed this important estate planning task!

## Letter of Instruction

**Prepared For:**

**Prepared By:**

**Prepared On:**

**Last Updated:** 1/10/2026

**Dear**

I am writing this letter so that you have all my relevant financial information in case something happens to me. You can refer to this letter, along with my other estate planning documents, to make sure the estate settlement process is smooth, quick, and as painless as possible. Included in this letter is a list of important people, a list of important documents, a list of assets and liabilities, and instructions for any next steps.

### Key Financial Contacts

#### Financial Planner

Name	Mailing Address
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Phone		City	
Email		State	
Firm Name		Zip Code	

### Estate Attorney

Name		Mailing Address	
Phone		City	
Email		State	
Firm Name		Zip Code	

### Insurance Agent

Name		Mailing Address	
Phone		City	
Email		State	
Firm Name		Zip Code	

### Tax Accountant

Name		Mailing Address	
Phone		City	
Email		State	
Firm Name		Zip Code	

### Executor of my Estate

Name		Mailing Address	
Phone		City	
Email		State	
Firm Name		Zip Code	

## Important Documents

### Advance Medical Directive / Medical POA

Location		Name of Hospital / Doctors Office	
Name of Healthcare Proxy		Contact Info for above	

Contact Info for above		Other:	
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### Durable General Financial POA

Location		Other:	
Name			
Contact Info for above			

### Last Will and Testament

Location		Name of Hospital / Doctors Office	
Name of Healthcare Proxy		Contact Info for above	
Contact Info for above		Other:	

### Trust Documents

Location		Name of Trustee	
Type		Contact Info for above	
Name of Trust and date established		Other:	

### Funeral Arrangements

Any made (Y/N)		Casket (Open/Closed)	
If so, who to contact		Cremation (Y/N)	
Location of prearranged documentation		Public viewing (Y/N)	
Preferred type of funeral		Cemetery or disposition of ashes choice	
Church/Synagogue of choice		Pallbearers	
Funeral home of choice		Other funeral service preferences, music, readings, etc.	



### Birth Certification

Location	
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### Social Security Card

Location	
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### Lock box key information and name/address of institution

Location	
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### Home safe location and how to access

Location	
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### Location of any Physical Assets

#### Jewelry, Art, Collectibles, Real Estate, Etc.

Type	Location

### Credit Card Account(s) and any Credit Freeze Information

Name	Website/Contact Info.	Notes

### Financial Accounts

Bank/credit union, 401k,403b, HSA, Roth IRA, Traditional IRA, brokerage, etc. Are there beneficiaries or Transfer on Death (TOD) or Payable on Death (POD) set up?

Name/Type of Account	Institution/Account Number	Beneficiary(ies)/TOD


## Life Insurance

Don't forget about any life insurance through employer

Life Carrier	Policy Number	Face Amount \$

## Other Insurance

Type	Policy Number	Contact
Homeowner/Rental		
Auto		
Umbrella		
Medical		

## Debts

Money I owe

Lender	Type of Debt	Terms	Notes

## Electronic Access and Passwords

Devices, Cloud, Network, etc.

Device	Username	Password




## How Bills Are Paid

(Online, Auto Debit, Mail, etc)

Company	Account Number	Notes

## Subscriptions

Periodicals, online subscriptions, streaming services, etc.

Name/Type of Account	How to Access/Cancel

## Personal Effects/Mementos

Item	Recipient

## Further Instructions

- Specific directions regarding how your estate should be settled

- Directions for how to handle and care for pets

- Guardians for Minors or Disabled Adults



- Incapacity Planning

## Legacy Letter (Ethical Will & Personal Reflections)

*What message do you want to convey to your loved ones?*

- What are your final thoughts or sentiments you want to share?
- Is there a particular message of love, gratitude, or encouragement you want to express?

*Are there specific memories or experiences you want to highlight?*

- Are there cherished memories or shared experiences you want to reminisce about?
- Are there life lessons or values you want to impart?

*Do you have any special requests or instructions for your family?*

- Are there specific wishes or requests you want to communicate regarding your funeral or memorial service?
- Do you have preferences about how certain personal belongings should be handled or distributed?

*Are there apologies or reconciliations you wish to make?*

- Is there anyone you want to apologize to or seek forgiveness from?
- Are there relationships you want to mend or reconcile?

*What hopes or wishes do you have for your loved ones' futures?*

- What are your hopes and aspirations for your family members' lives after you're gone?
- Is there advice or guidance you want to provide for their future well-being?

*If I Had One More Day...?*

- If I had one more day, I'd want you to know...

*Is there anything else you want to say that you haven't yet expressed?*

- Are there thoughts or feelings you've been meaning to share but haven't had the chance to?

**Ignite Financial**

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