FOR ADVISORS AND THEIR CLIENTS

Letter of Instruction

A personal, non-binding document to accompany your will and trust. Use this template to record your wishes, locate important documents, communicate personal messages, and provide practical guidance for your family.

ABOUT THIS GUIDE

This Letter of Instruction is provided as a template for personal use. It is not a legal document and does not create any legal obligations. It does not replace a will, trust, power of attorney, or any other estate planning instrument. The information provided is for guidance only. Bancroft does not provide legal, tax, or financial advice. Consult with an estate attorney for legally binding estate planning documents.

CONTENTS

In this guide

About This Document

A Letter of Instruction is a personal document that supplements your legal estate plan. Unlike a will or trust, it is not legally binding and does not need to be drafted by an attorney. Its purpose is to provide your family, executor, and trustee with practical information, personal wishes, and emotional guidance that legal documents cannot convey.

This template is organized into sections that cover the most common needs. You do not need to complete every section. Fill in what matters to you and leave the rest blank. Update this letter whenever your circumstances change, and make sure the people who need it know where to find it.

> **Where to store this document.** Keep the original with your estate planning documents (in Bancroft's Digital Safe, with your estate attorney, or in a home safe). Give a copy to your executor, trustee, or a trusted family member. Because this document is not legally binding, you can share it freely without concern about formal witnessing or notarization.

Personal Information

FULL LEGAL NAME

____

DATE OF BIRTH

____

SOCIAL SECURITY NUMBER

____

DATE OF THIS LETTER

____

HOME ADDRESS

____

PHONE NUMBER

____

WHERE TO FIND MY LEGAL DOCUMENTS

DOCUMENT	LOCATION	CONTACT / NOTES
Will		
Trust		
Financial Power of Attorney		
Health Care Power of Attorney		
Living Will / Advance Directive		
HIPAA Authorization		
Insurance Policies (life, home, auto)		
Deeds / Title Documents		
Tax Returns (past 3 years)		
Vehicle Titles		
Birth / Marriage / Divorce Certificates		
Passport / Military Discharge (DD-214)		

Funeral and Memorial Wishes

Your family will need to make decisions about funeral arrangements quickly, often within 24-48 hours. Recording your preferences here relieves them of the burden of guessing. Be as specific or general as you wish.

DISPOSITION OF REMAINS

- ☐ Burial (traditional)
- ☐ Cremation
- ☐ Green / natural burial
- ☐ Donation to medical science

OTHER

BURIAL / CREMATION DETAILS

CEMETERY / CREMATORY PREFERENCE

PLOT / NICHE ALREADY PURCHASED?

IF CREMATION, WHAT SHOULD BE DONE WITH THE ASHES?

SERVICE PREFERENCES

FUNERAL HOME PREFERENCE

PRE-PAID ARRANGEMENTS? (IF YES, DETAILS/LOCATION)

- ☐ Religious service
- ☐ Non-religious / celebration of life
- ☐ Private family service only
- ☐ No service

SPECIFIC REQUESTS FOR THE SERVICE (READINGS, MUSIC, SPEAKERS, LOCATION)

OBITUARY PREFERENCES

NEWSPAPERS OR WEBSITES WHERE YOU WOULD LIKE AN OBITUARY PUBLISHED

KEY FACTS, ACHIEVEMENTS, OR ORGANIZATIONS YOU WANT MENTIONED

IN LIEU OF FLOWERS, DIRECT DONATIONS TO

ORGAN AND TISSUE DONATION

- ☐ I am a registered organ donor (listed on driver's license or national registry)
- ☐ I wish to donate organs and tissues

☐ I do not wish to donate organs or tissues

SPECIFIC INSTRUCTIONS

Key Contacts

List the professionals and personal contacts your family will need to reach. This saves them from searching through files, emails, and phone contacts during an already difficult time.

PROFESSIONAL CONTACTS

ROLE	NAME / FIRM	PHONE	EMAIL
Estate attorney			
CPA / Tax preparer			
Financial advisor			
Insurance agent			
Banker			
Employer / HR contact			
Primary physician			

PEOPLE TO NOTIFY

Beyond immediate family, list anyone you would like to be personally notified. Your executor will handle formal notifications; this list is for the personal calls.

NAME	RELATIONSHIP	PHONE	EMAIL

Financial Overview

This section is not a replacement for your full asset inventory, but a quick-reference snapshot so your family can find the most important accounts immediately. For a complete inventory, use Bancroft's Asset Inventory Worksheet.

PRIMARY ACCOUNTS

ACCOUNT TYPE	INSTITUTION	ACCOUNT NUMBER (LAST 4)	NOTES
Primary checking			
Savings			
Brokerage / investment			
Retirement (IRA / 401k)			
Life insurance			
Mortgage			

> **Safe deposit box.** If you have a safe deposit box, note the bank, box number, and where the key is located. In many states, a safe deposit box is sealed upon death until the executor presents letters testamentary. Make sure nothing needed immediately (the original will, burial instructions) is locked inside a box that will be temporarily inaccessible.

Household Operations

After a death, someone needs to keep the household running: paying bills, maintaining the home, managing recurring responsibilities. This section helps them pick up where you left off.

RECURRING BILLS AND PAYMENTS

BILL / SERVICE	PROVIDER	AMOUNT (APPROX.)	DUE DATE	AUTO-PAY?
Mortgage / rent				

BILL / SERVICE	PROVIDER	AMOUNT (APPROX.)	DUE DATE	AUTO-PAY?
Electric				
Gas / heating				
Water / sewer				
Internet / cable				
Phone (mobile)				
Home insurance				
Auto insurance				
Property tax				
HOA / condo fees				

HOME AND PROPERTY

SECURITY SYSTEM CODE / COMPANY

SPARE KEYS LOCATION

LAWN / SNOW SERVICE

CLEANING SERVICE

LOCATION OF WATER SHUTOFF, ELECTRICAL PANEL, GAS SHUTOFF

DIGITAL ACCESS

For a complete digital asset inventory, see Bancroft's Digital Asset Inventory Guide. The fields below capture the essentials your family needs immediately.

PASSWORD MANAGER

MASTER PASSWORD LOCATION

PRIMARY EMAIL

PHONE PASSCODE

COMPUTER PASSWORD

WIFI NETWORK / PASSWORD

Dependents and Pet Care

Minor children

Your will names a guardian for minor children. This section provides additional guidance that the guardian may find helpful.

SCHOOLS / TEACHERS / COUNSELORS TO NOTIFY

ACTIVITIES, ROUTINES, OR SCHEDULES TO MAINTAIN

MEDICAL INFORMATION (ALLERGIES, MEDICATIONS, PEDIATRICIAN)

Pets

PET NAME	TYPE / BREED	PREFERRED CARETAKER	VETERINARIAN	SPECIAL NEEDS / NOTES

Funding pet care. If you have set aside money for pet care in your trust (a pet trust provision), note it here so the caretaker knows funds are available. If no formal provision exists, consider whether you want to leave a specific bequest for pet care in your will.

Personal Property Distribution

Your will may include a general clause allowing you to leave a separate written list directing who should receive specific personal items. If your state recognizes such lists (most do), this section serves that purpose. Otherwise, it provides non-binding guidance.

SPECIFIC ITEMS

ITEM	RECIPIENT	NOTES / REASON

Sentimental items cause the most disputes. The items with the least monetary value often cause the most family conflict. Being specific about who gets the family china, jewelry, photo albums, and heirlooms, and explaining why, prevents arguments. If you want to explain your reasoning, use the Personal Messages section on the next page.

Personal Messages

This is the most personal section of the letter. It is your opportunity to say things that legal documents cannot: to express love, explain decisions, share values, or simply say goodbye. There is no wrong way to write these messages. Some people write pages; others write a few sentences. Both are meaningful.

TO MY SPOUSE / PARTNER:

TO MY CHILDREN:

TO MY EXECUTOR / TRUSTEE:

TO ___________________:

EXPLANATION OF DECISIONS

If any of your estate planning decisions might surprise or upset someone, explain your reasoning here. Common situations: unequal distributions, disinheritance, choice of executor or guardian, specific conditions on inheritances.

VALUES AND LIFE LESSONS

Many people use this space to share the principles, beliefs, or advice they most want to pass along. This is sometimes called an "ethical will," a tradition that predates modern estate planning by centuries.

WHAT I MOST WANT MY FAMILY TO KNOW OR REMEMBER:

Charitable and Community Wishes

If charitable giving is important to you, note the organizations you support and any wishes beyond what is specified in your will or trust.

ORGANIZATION	ACCOUNT / DONOR NUMBER	NOTES / WISHES

MEMBERSHIPS AND ORGANIZATIONS

List memberships, fraternal organizations, religious institutions, or community groups that should be notified. Some may have death benefits, memorial funds, or notification procedures.

ORGANIZATION	MEMBERSHIP / ID NUMBER	CONTACT / NOTES

ADDITIONAL NOTES

Use this space for anything not covered above: family recipes, family history, the combination to the garage safe, where you buried the time capsule, or anything else you want remembered.

Acknowledgment

This letter reflects my personal wishes and practical guidance as of the date below. I understand it is not a legally binding document. I have stored copies with my estate planning documents and informed my executor and/or trustee of its existence.

SIGNATURE

PRINTED NAME

DATE