



The Letter of Instruction

Scott Talbot - April 2022

The Letter of Instruction is one of the most important documents in your estate plan yet often the most overlooked. While it is not required, it will provide guidance to your personal representative when settling your estate.

If we liken the will to the “brain” of your estate plan, the Letter of Instruction could be called the “heart” of your plan. It can convey the beliefs, attitudes, and feelings that motivate your decisions and can communicate your love to your family, your ministries, and the world you leave behind.

To create a Letter of Instruction (LOI), you would write your LOI and simply keep that document with your other estate plan documents. Once you create the LOI, you would reference the document in your will or Revocable Living Trust. Then you simply keep that document updated on a regular basis, as needed. (I like to update mine every six months.)

Helpful information you can provide through a Letter of Instruction includes:

- Location of important documents
- Personal data, such as your date of birth and Social Security number
- Usernames and passwords for online accounts and financial institutions
- A list of all assets, including any secured locations and access instructions
- Contact information for any professional advisors, including attorneys, brokers, bankers, and financial advisors
- Contact information for any creditors
- All insurance policy information, especially life insurance
- Care directives for any pets who will need a new home
- Personal messages to loved ones
- Distribution desires for personal effects
- Your Christian testimony
- Your personal or family values

There is likely a great deal of information you would like to relay to your family and other loved ones. The Letter of Instruction is the place to include such information that goes beyond the legally binding specifics of your will.

Have you written a Letter of Instruction yet? If not, you could start helping your family in this way today.