

A LETTER OF INSTRUCTION

Providing Peace and Comfort to Your Loved Ones



Q: Why is it important for people to have a letter of instruction?

A: A letter of instruction provides loved ones with the comfort of knowing your wishes have been carried out. George Fernandez has experienced first-hand the benefits of such a letter after he unexpectedly lost his mother in October 1994.

Unbeknownst to anyone in George's family, his Mom had prepared for that day by drawing up a letter of instruction that detailed who should speak, sing and pray at her service. Her financial affairs were in order, and no one in the family had to guess what her wishes would have been. While losing her was incredibly difficult, it was an amazing gift she gave her family. She allowed them to mourn together as a family without having to make difficult decisions.

Q: How does a letter of instruction help my family?

A: Besides providing your family with the peace of mind of knowing your wishes are carried out, it also saves them from having to make difficult decisions during a time of intense emotional distress.

Q: What should I include in my letter of instruction?

A: A well-written letter of instruction includes the following:

- Names and contact information for key persons (attorney, CPA, trust advisor, wealth advisor, insurance advisor, clergy/church, doctor, etc.)
- Contact information for debtors such as mortgage company, loans and credit cards
- The location of any important documents, such as wills, trusts, powers of attorney, tax returns, Social Security statements, titles/deeds, properties, etc.
- A list of online accounts, such as investment accounts, insurance accounts, bank accounts and online accounts (Facebook, iTunes, Twitter, etc.)
- The location of keys for property and lock-boxes
- Contact information for your human resources department (if still employed)
- Instructions for final arrangements
- Instructions for gifting on your behalf (i.e. "In lieu of flowers please donate to...")
- Instructions for dispersion of personal property such as jewelry, collections, heirlooms, etc.
- Instructions for taking care of your pet (include new caregiver, veterinarian, etc.)

Q: How do I share what I want for my final arrangement?

A: Put it in writing in a location where your family will know where to find it. For clients of Mariner Wealth Advisors, we recommend using MarinerGPS, where your instructions can be uploaded, stored and accessed anywhere in the world.

Q: Where do I begin when creating a letter of instruction?

A: Begin by talking with your wealth advisor; he or she will be able to help you gather many of the items listed above and help ensure they are organized and protected.

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