Letter of instruction

A companion to your will, not a replacement for it. This letter is not legally binding. Date every revision. From the free template at **granite.co/library/guides/letter-of-instruction**

Leave out: gifts of money or property · changes to executors, guardians, or beneficiaries · anything that contradicts your will · passwords or PINs of any kind.

PART A · THE LETTER

About this letter

Fill this in first. A letter nobody can find is the same as no letter.

Written by

Date written

The original of this letter is kept

Copies are held by (names, not just roles)

My will is kept (the location, and who can get to it)

My executor / personal representative is

People to call first

The handful of calls that come before any paperwork.

Family and close friends to tell first

Employer or business partner (name and phone)

Attorney (name, firm, phone)

Accountant or tax preparer

Financial advisor or planner

Insurance agent

Faith leader, if any

My wishes

Preferences, not law. If you want your funeral choices to bind, many states let you sign a separate designation form; note here whether you have.

Burial, cremation, or other preference

I have signed a binding disposition-of-remains form (yes / no, and where it is)

Prepaid funeral contract or burial plot (provider and where the papers are)

Organ donation wishes (and where they're registered)

Service preferences (type, place, music, readings, anything that matters to you)

Obituary notes (what to include, where to publish)

Personal messages

If you've written letters to specific people, say where they are. This is also the place for anything you want everyone to read.

Letters to individuals are kept

To everyone

PART B · THE INVENTORY (LAST REVIEWED: _______________)

Where the documents are

Location, not contents. Birth and marriage certificates, deeds, titles, military discharge papers, tax returns, the works.

Estate documents (will, trust, powers of attorney, advance directive)

Vital records (birth, marriage, divorce, adoption, citizenship)

Property (deeds, vehicle titles, leases)

Tax returns (last seven years)

Military records (DD-214), if any

Safe deposit box (bank, branch, whose names are on it, where the key is)

Home safe (where it is and who can open it)

Accounts and assets

One line per account: institution, account type, and roughly the last four digits. Never the full number, never the PIN.

Bank and credit union accounts

Investment and retirement accounts

Pensions, annuities, HSAs

Anything owed to me (loans to others, deposits, unpaid work)

Insurance policies

Life insurance especially. A policy nobody knows about pays nobody.

Life insurance (insurer, policy type, agent, where the policy is)

Home, auto, umbrella

Health, disability, long-term care

Debts and obligations

Mortgage or rent (lender or landlord, and where the statements are)

Loans and credit cards (issuer and rough balance; no card numbers)

Anything else that must keep getting paid

The household

The things only you know.

Recurring bills and subscriptions (utilities, streaming, domains, storage units)

Pets (who takes them, vet, food, quirks)

House quirks (water shutoff, breaker box, spare key, alarm company)

Digital accounts

Where things are and who has authority. No passwords here: a password list is not legal permission to use it, and paper is a bad vault.

Password manager (which one, and who has emergency access)

Apple Legacy Contact is set to

Google Inactive Account Manager is set to

Email accounts (addresses only)

Accounts with money in them (payment apps, crypto exchanges, marketplaces; where access instructions live)

Photos and files live

If you run a business

For the solo owner: what stops the moment you do, and who can restart it.

Legal name and structure (LLC, S corp, sole proprietorship)

Formation documents are kept

Registered agent

The person who can keep it running is

Key contacts (clients, suppliers, bookkeeper)

Revision history

An undated letter invites arguments, and a stale one causes them. Date every pass.

Reviewed on / what changed