



THE LAW OFFICES OF
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FAMILY WEALTH & LEGACY COUNSELLORS

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A Letter of Last Instructions

After you've executed your will or trust, and completed your financial and healthcare directives, you may think your estate planning is complete—but not yet! You know where your important papers are, but does anyone else? Does anyone know your attorney's name and phone number? If not, now is the time to prepare a letter of last instructions. A letter of last instructions isn't a will or a substitute for a will. It is a detailed list of everything a survivor needs to know in order to handle your personal finances should anything happen to you. Without one, you or your loved ones might have to spend months—and perhaps hundreds of dollars—locating bank accounts, safe-deposit boxes, and other particulars of your financial life.

Allow yourself a month or so to complete your letter. The object is to get as much detail down on paper as you possibly can. In your letter, be specific about the location of certain documents—"in the safe deposit box," or "in the bottom left-hand drawer of my desk." That is the kind of detail that is helpful. Once your letter is done, make several copies. Give one to your lawyer, clip another to your will or trust, and keep one in the place your family would look first. Don't forget to update it annually. The letter should be opened at the time of disability or death and may include these examples:

1. Names, addresses and telephone numbers of people to be notified.
2. Location of your essential personal papers, will or trust document, safe deposit box and its key, and a list of its contents.
3. Location of life, health and property insurance policies and papers for pension or retirement plans and individual annuities.
4. Location of membership certificates in unions, lodges or fraternal organizations which provide death or cemetery benefits.
5. Location of income tax returns and supporting records and all credit cards and a list of the account numbers, addresses and phone numbers of the companies.
6. Location of any trust funds which you have set up or in which you are named, and the names of trustees and copy of the trust fund agreement.
7. Names and addresses of advisors: lawyer, insurance representatives, CPA, FA
8. Instructions and directions concerning your business.
9. Instructions for the care of your minor children and/or pets.
10. Location of signed original and copies of your separate writing for how you want your personal property and family heirlooms distributed after your death.
11. Instructions for your funeral and burial, or cremation and memorial service.

Knowing where these items are located will make it easier and less stressful for your family. Providing instant access to your directives may prove vital to insure that certain, essential instructions are carried out as planned.

The Law Offices of Hoyt & Bryan assists families in the protection of their loved ones by focusing their practice in the areas of Estate Planning, Probate and Trust Administration, Elder Law including Medicaid and VA Planning and Special Needs Planning, Pet Planning, Business Succession Planning and Real Estate. The founders, Peggy Hoyt and Randy Bryan, are both dual board certified by the Florida Bar in Wills, Trusts and Estates as well as Elder Law. Hoyt & Bryan is the only law firm in Florida with the distinction of two attorneys with these certifications. We offer many complimentary educational workshops each week in our Learning Center at The Law Offices of Hoyt & Bryan and monthly workshops in the Auditorium of One Senior Place in Altamonte Springs. For more information please contact our office at 407-977-8080 or visit our website HoytBryan.com.