Letter to My Spouse

Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Date \_\_\_\_\_\_\_\_\_

As we have discussed, you should use this letter (which is not to be misconstrued as my Will) after my death or serious disability to serve as a reminder about a number of matters. The purpose is to make your task of handling legal and financial matters easier.

Our attorney and our accountant have a copy. Their names and direct phone numbers are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Safety deposit box. Our safety deposit box is in both our names and contains papers that you will find useful at the time of my death. For example, my military service documents, which will enable you to collect my veterans' death benefits. You will also find my Will, copies of my birth certificate, and other valuable items. The box is located at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. The number of the box is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. You will find my key to the box in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Will. The original of my Will is in our safe deposit box at the bank. You have received a copy of my Will and an additional copy is in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Executors. I have appointed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to serve as co-executors of my estate. They will handle most of the legal and financial matters but will need your assistance.

Funeral arrangements. We own burial plots at \_\_\_\_\_\_\_\_\_\_\_\_\_\_. The certificates are in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. As we have discussed, here are my instructions for a funeral \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Credit cards. Please destroy all the credit cards in my name except those that are issued jointly to both of us. You don't want to be burdened with the problems of improper use of my cards.

Brokerage house. Please call my securities broker \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ at \_\_\_\_\_\_\_\_\_\_\_\_\_ and instruct him to nullify my standing or special instructions. Follow this with a written confirmation. After the accounts are transferred to your control, you can act as you wish.

Life insurance. My life insurance policies are in my \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Our life insurance agent is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and his telephone number is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. He will assist you in obtaining and completing claims forms so that you can promptly begin collecting these benefits.

Personal financial statement. Attached to this letter is an updated personal financial statement that is a bit more detailed in describing the stocks, real estate, partnerships, bank accounts and other investments we have made.

When you read this, you will have a good handle on all our investment decisions. I suggest that you consider employing \_\_\_\_\_\_\_\_\_\_\_\_, who I have consulted with from time to time as an investment adviser.

Casualty insurance. The policies that we have on our home, automobiles and other property have been purchased through \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, whose telephone number is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Be sure that none of the policies

are permitted to lapse.

Home. Our home will continue to be owned by you and full title will pass to you outside of the probate court. Our deed and policy of title insurance are held in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Automobiles. All of our vehicles are registered in both of our names. Registration papers are in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Loans. In addition to the loans we have on our real estate, which are represented by notes and deeds of trust, the policies of title insurance and deeds are in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. We also have a margin account at the brokerage firm. Please give your attention to that account with the advice of our estate-planning adviser. The circumstances will change because everything I own will take on a new tax basis at the time of my death. Accordingly, you have a new set of circumstances to deal with regarding income taxes on any asset sales after my death.

Tax Returns. Copies of our tax returns for the past 10 years are located in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. You can also contact our accountant for copies of returns filed in recent years.

Pension Plan. We have a substantial amount in a pension plan. The name and address of the plan administrator is \_\_\_\_\_\_\_\_\_\_\_\_\_. I have been dealing primarily with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ whose telephone number is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. If the administrator is not clear about what our benefits are, consult with our estate-planning adviser.

Miscellaneous. Until my estate is settled, you should keep careful record of all checks you receive, as well as what you spend. Turn over all checks made out to me, or in our joint names, to our executor. (Checks made out to you alone may be deposited or cashed by you as always.) You can continue to use our joint bank account if you wish. Keep a record of all bills paid. As questions come up, my executor or estate-planning adviser is available to consult with our family.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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