



The Most Important Letter You May Ever Write

You may have already thought about a plan to leave your estate— your assets— to your relatives or beneficiaries, and put the plan into a legal document such as a will or a trust. If you haven't, there's no time like the present to do this!

Recent studies have shown that wills and trusts are sometimes contested because heirs and beneficiaries are dissatisfied with items of personal property they were given. There are ways to prevent this. Sometimes people decide to give certain items away, as they age, before their death. Michigan law allows a person making a will to attach to the will a list of personal property and who should receive it.

In addition to a will or trust, another document that you should consider drafting is commonly referred to as a Letter of Instruction. This is a less formal document than a will or a trust which you draft, which provides the Personal Representative and beneficiaries of your estate (named in your will) additional and more personal information regarding your estate. Following are some suggestions of items of information that would be helpful and appropriate to include in a letter of instruction:

- A statement as to the location of your will.
- Burial instructions such as name of cemetery and location of plot, and location of the plot deed. If you wish to be cremated, include instructions about the care or place of the ashes. Veterans wishing to take advantage of their opportunity to be buried in a national cemetery should note this.

- A list of names and addresses of all people who should be notified of your death and their family relationship; this will also be useful if probate of your will is necessary.
- The location of important legal documents, such as deeds, insurance policies, titles to vehicles, marriage/divorce papers, etc.
- Documents establishing your membership in any lodge or organization—there could be a death benefit or insurance coverage.
- The name of all financial institutions (and account numbers) where you have any type of account.
- A list of all US Savings Bonds and stocks and bonds and their location.
- A list of any pension, profit sharing or other retirement benefit plans in which you are a participant.
- The location of recent local, State and Federal tax returns.
- A statement setting out any gifts of personal property not mentioned in your will.
- A listing of any money you owe on loans and any funds due you from any source.
- Keep your Letter of Instruction with your Last Will and Testament, which might be in a safe deposit box, fireproof box or in any other place safe from peril.

The Legal Hotline can answer questions you may have about estate planning, wills, trusts and probate, as well as other legal topics. You can call weekdays 9-5 PM to set an appointment to have a lawyer call you back, oftentimes the same day. Call (800) 347-5297.

