

CREATE A LAST & FINAL LETTER

The below letter belongs in your family safety deposit box – together with your will and other important financial documents. Consider completing it now – and call us for a complimentary evaluation of your financial planning.

Dear (family member/s),

You are reading this letter after my passing and I wanted to let you know how dearly I love you and cherish our life's journey together.

I also needed to leave you with some practical guidelines in dealing with the necessary preparations as you face your life ahead. This is a challenging time and I urge you to be strong as you move through the steps into your future. Get someone close to us to assist you and feel free to share this letter with them if you are not strong enough to act on my advice alone.

Step One- Locate all documents

- 1. All financial records, bank account details and asset registers can be found in the following place: (insert information)*
- 2. Will*
- 3. Company benefits documents*
- 4. Birth certificate*
- 5. Marriage certificate*
- 6. Bank account information*
- 7. Life insurance policies*
- 8. Trust documents*
- 9. Property ownership documents*

Step Two – Notify all financial contacts

- 1. Specialist advisors – insurance, accountant, lawyers, tax specialists*
- 2. Banks*
- 3. Beneficiaries*
- 4. Employer of deceased*
- 5. Clients of the business*

Step Three – Complete these key tasks

1. *Destroy and cancel all credit cards*
2. *Review safety deposit box, safe contents*
3. *Re-direct all mail and change voicemail message on my mobile phone*
4. *Determine/locate list of liabilities*
5. *Re-register all assets in appropriate name*

1. Our financial advisor should be contacted immediately. He/she will assist with all claims processing, suggestions and money management issues:
2. My wishes for my funeral are as follows:
3. Please ensure to the following as soon as you can:
 - Change your own will if appropriate
 - Increase the amount of life insurance to that of primary family breadwinner – our advisor will help you with this
 - Increase disability, health and critical illness insurance if appropriate
 - Have updates and changes made to all shareholders/business partnership agreements
 - Consolidate any outstanding debt with proceeds from the life insurance
4. You may wish to consider setting up a trust so that you and the children may benefit in a secure manner from our financial work together.
5. Consider my final wishes with regards to charitable giving and please ensure that they are carried out to the letter according to my final instructions in my last will and testament.
6. Do not leave the house unoccupied during my funeral and consider immediate upgrades to security.
7. You will probably be asked to sign many releases and documents during this time. Read everything carefully and ask for help if you are at all unsure.

8. The following people should be consulted jointly and simultaneously for further advice on your financial affairs in the short to medium term:
(name of accountant)
(name of attorney)
(name of financial advisor)

Do keep focused on our love for each other and draw strength from our life together as you apply yourself to these important steps.