**Letter of instructions to your family and loved ones**

In addition to writing a Will, we recommend that you prepare a “Letter of Instructions” addressed to your family and loved ones; this document will contain information regarding your important assets and records.

You can store the Letter of Instructions with us and arrange to send the same to persons /nominees (including your family members) named by you after your demise or in the event of you suffering a permanent disability such as stroke, subject to receipt of acceptable documentation from your family members/ nominees.

You may consider including the following information in the “Letter of Instruction” folder:

(1) Persons to be notified of your death, with their addresses and phone numbers:

1. Relatives
2. Employer
3. Personal representative (administrator)
4. Advocate
5. Partners or business associates
6. Insurance agent and/or financial advisor
7. Other persons
8. Credit card companies

(state name, telephone Nos/ email ids for each of them)

(2) Location of all important legal and personal papers/ assets and items of interest:

*(Note: not all of your assets/ belongings may find a place or mention in your Will and hence it is important for you to make a list of such matters for which you are hereby prompted. This following list is only an indicative list and not an exhaustive list. Please add or delete as per your requirement.*

*We also suggest that you may initial or sign at the end of every page to indicate your desire on how they are to be handled after your demise including the manner in which they are to be handled and by whom during the period of your infliction with Alzheimer’s disease or you being in a state of permanent incapacitation as may be certified by two qualified and licensed medical professionals.*

*Only you and perhaps your family are privy to details of your assets and belongings. Hence, please consider all aspects and quickly list them down and place it in the appropriate folder in WILL & MORE facilities. It is confidential and once placed in the folder even you cannot view it. You can however replace it with a new set of instructions and the earlier one gets overwritten.*

*The format as below is only an indicative format. You may add or delete the columns or even create a free-flowing sheet/ list/text of items. We leave it entirely to you.*

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| --- | --- | --- | --- |
| **Sl No** | **Description of items that you propose to distribute** | **Location where applicable** | **Name of the person to whom you would like the item to be vested with** |
| 1 | Life Insurance policies |  |  |
| 2 | Bank books, cheque books and certificates of deposits /Lockers |  |  |
| 3 | Bonds, stock certificates, mutual funds and other investment related papers |  |  |
| 4 | Title and registration documents to automobiles |  |  |
| 5 | Titles, deeds and other relevant papers relating to real property |  |  |
| 6 | Birth Certificates, Residency documents etc |  |  |
| 7 | Passports/driving Licence/Voters Id |  |  |
| 8 | Marriage certificates |  |  |
| 9 | Divorce decree and separation or settlement agreements (if applicable) |  |  |
| 10 | Income tax returns and related documents |  |  |
| 11 | Other legal papers |  |  |
| 12 | Bank statements and cancelled cheques. |  |  |
| 13 | Important warranties such as appliance warranties |  |  |
| 14 | Mortgage and other documents relating to outstanding debts or loans |  |  |
| 15 | Location of safe-deposit box, bank/branch, locker number, in whose name it’s registered, details of joint operators of the locker if any/ nominations, location of locker key and list of contents. |  |  |
| 16 | Membership in any association which has as a part of its membership certain death benefits, reimbursements, lumpsum payments or insurance coverage, address and telephone number of Associations, person to contact as to procedure for collecting benefit, and location of certificate of membership or certificate of insurance. |  |  |
| 17 | List of life and accident insurance policies, with name and address of company, policy number, amount of coverage, beneficiaries, name, address and telephone number of insurance agent and instructions to file claim immediately. coverage, beneficiaries, and name, address and telephone number of insurance agent.  Note: If you have an **E- Insurance Account**, you may state the number and the name of the Agency (Repository) herein for a quick reference to all your insurance policies in one go. (*We recommend that you start an “e Insurance Account” (e IA) with any one of the Insurance Repositories to be able to buy and keep policies in electronic mode. This is a new facility started in India to help people to have all insurance policies in one repository for easy access.*) |  |  |
| 18 | List of homeowner’s, fire, casualty and other insurance policies, including name and address of company, policy numbers, amount of coverage, beneficiaries and name, address and telephone number of agents. |  |  |
| 19 | List of operative bank accounts with name and address of bank, account numbers, name(s) on the account, type of account, operational aspects (single or joint) and any special instructions. |  |  |
| 20 | List of Term deposits with banks and financial institutions with name and address of bank, account numbers, name(s) on the account, type of account, operational aspects (single or joint) and any special instructions |  |  |
| 21 | List of all bonds with serial numbers, denominations and names in which they are registered. |  |  |
| 22 | Details of the Depository accounts (for Listed stocks) and list of all shares of unlisted stocks, with names of companies, number of shares, in whose name they are issued and name and address of stockbroker. You may state the pattern of distribution of the listed stocks to your loved ones/ others |  |  |
| 23 | List of pension policies with details and annuities and lumpsum entitlements if any |  |  |
| 24 | List of mutual funds, annuities, profit sharing plans and any other investments and location of pertinent documents. |  |  |
| 25 | List of all credit cards with the name and address of the issuer Company and card number as a requirement to be informed in the event of death of the Card holder. |  |  |
| 26 | List of monetary obligations, including mortgages with name and address of bank or other lender, account number, name appearing on loan documents, amount of loan, monthly payment, collateral if any and whether there was life insurance on loan, and if so, name and address of insurer, with instructions to notify them and file claim immediately. |  |  |
| 27 | List of all automobiles, with year, make, model, body type, colour and identification (chase number) and details of loans if any against the vehicle. |  |  |
| 28 | List and location of personal items and other personal property including gold and other jewellery with sentimental value and the worksheet for disposing of those items. |  |  |
| 29 | List of old stamp collections and to whom they are to be vested with. |  |  |
| 30 | List of old coins and currency notes and to whom they are to be vested with. |  |  |
| 31 | List of antique pieces and crockery/ cutlery etc. and to whom they are to be vested with. |  |  |
| 32 | Books and /or music albums and to whom they are to be vested with. |  |  |
| 33 | Matters relating to your house including address, in whose name it’s recorded and description. Include a list of home improvements, with the date and cost. Include also a statement as to the actual cost of the house, and expenses incurred in purchasing the house. |  |  |
| 34 | If any property including the house(s)/ commercial spaces rented out, the name and address of respective lessor(s), expiration dates of the lease, location of lease agreements and receipts of payments, taxation matters etc. |  |  |
| 35 | Any other special instructions |  |  |

(3) Online accounts/Digital Footprint

Your online accounts include social media accounts like Facebook, Twitter, Instagram, Google/Gmail, iCloud, cloud storage accounts, blog accounts etc. Subscriptions may be renewing automatically by debit to credit card accounts and therefore, you may want to close these accounts after your passing or transfer rights (for example domain name) to your loved ones.

You can make a list of your online accounts and provide details in the Letter of Instructions so that family members/nominees can close these accounts and erase your digital footprint after you pass away from this world.

ANNEXURE

Format for Capturing Details of bank Term deposits .

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sl No  (1) | Bank name  (2) | Branch name and place  (3) | Term deposit Number  (4) | Amount of Term deposit (not mandatory to mention)  (5) | Nomination made in the name of:  (6) | Relationship with person in column 6  (7) |
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Details of pensions Receipts (monthly/ Qtly/ Half Yearly)

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| --- | --- | --- | --- | --- | --- |
| Sl No  (1) | Pension paying Co/ agency  (2) | Whether Employee pension scheme or not  (state nature of pension)  (3) | Pension account details including pension disbursed periodically.  (4) | Nomination made in the name of:  (5) | Relationship with person in column 5  (6) |
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