

Letter of instruction

For my executor and family: where things are and who to call. Written on _____ (date). It does not replace my will; if anything here disagrees with my will, the will applies.

Do not write secrets on this page. No passwords, PINs, seed phrases or 2FA backup codes. Write *where* they are kept. Anyone who reads this letter could otherwise use them.

1. About me

Full legal name	Date of birth
Address	Place of birth
Social Security card is kept at	Marital status

2. People to contact

Role	Name	Phone / email
Executor		
Attorney		
Accountant / tax		
Financial adviser		
Insurance agent		
Employer / HR		
Tell early		
Tell early		

3. Where my important documents are

Document	Where it is (room, drawer, safe, attorney's office)
Will and any trust	
Birth / marriage certificates	
Deeds and car titles	
Tax returns (last 3 years)	
Insurance policies	
Safe deposit box and its key	
Other	

4. Money and accounts

Institution, type of account, last four digits only.

Institution	Type (checking, IRA, 401(k)...)	Last 4 digits / notes

5. Insurance and benefits

Policy or benefit	Company / policy number location	Beneficiary

6. Debts and regular bills

Mortgage, loans, credit cards, subscriptions and anything paid automatically.

Who I pay	What for	How it's paid (card, auto-debit)

7. Digital life

My phone is kept	Phone passcode is kept (where, not what)
Main email address(es)	Legacy contact / inactive account set up? (Apple, Google)
Password manager I use	Its emergency kit / emergency access is
Social media, cloud storage, domains and websites (what to keep, close or memorialize)	

8. Crypto and other digital assets

Which crypto exists and where. Never the seed phrase, PIN or passwords.

Exchange or wallet	Account email / device	Where the device and its backup are kept

The access details (seed phrases, PINs, 2FA backup codes) are kept in / with

Person who can open them	First person to call for help
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Keep this out of the letter:

- | | |
|---|---|
| <ul style="list-style-type: none">• Seed phrases (12 or 24 words)• Private keys and wallet passwords | <ul style="list-style-type: none">• Hardware wallet PINs• 2FA backup codes |
|---|---|

9. Final wishes

Burial / cremation	Prepaid plan or funeral home
Organ donation	Service I'd like

10. Personal property, pets and messages

Who should get sentimental items, who will care for pets, anything you want to say.

Before you put this away

☐ Dated and signed ☐ A copy with my executor or attorney ☐ My family knows where it is ☐ Review by _____

Signature	Date