

My Final Letter

Dear _____,

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.

1. All financial records, bank account details and asset registers can be found in the following place:

2. The paperwork for all my employer's group benefits can be accessed by contacting:

3. Our financial advisor should be contacted immediately. He will assist with all claims processing, suggestions and money management issues:

4. My wishes for my funeral are as follows:

5. Please ensure to do the following as soon as you can:
 - a. Change your will if appropriate.
 - b. Consider increasing the amount of life insurance to that of the primary breadwinner – our financial advisor will help you with this
 - c. Increase critical illness insurance if appropriate
 - d. Have updates and changes made to all shareholders/business partnership agreements if appropriate
 - e. Address any outstanding debt with proceeds from the life insurance
6. You may wish to consider setting up a trust so you and the children may benefit in a secure manner from our financial work together.

7. 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.
8. Do not leave the house unoccupied during my funeral, and consider immediate upgrades to security.
9. You will probably be asked to sign many releases and documents during this time. Read everything very carefully and ask for help if you are at all unsure.
10. The following people should be consulted jointly and simultaneously for further advice on your financial affairs in the medium to long term:
 - a. Name of accountant: _____ Phone #: _____
 - b. Name of lawyer: _____ Phone #: _____
 - c. Name of financial advisor: _____ Phone #: _____

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

Love,