

A Letter from Your Husband Who is Now in Heaven

Last Updated [REDACTED]

Important Note: This document is also stored on [REDACTED]
[REDACTED] However, it is encrypted with a password: [REDACTED]

Dear [REDACTED]

About this Letter:

<Any introductory material here. Mine is a little “lighthearted” given the seriousness of the occasion, but since I am a bit of “cut up” I decided to have a little fun with the letter too.>

Important Note about our Will: <share any information about you will – i.e., where it is kept, paper vs. digital, attorney and trustee information, etc.>

Important Information about Online Passwords <in this section, I describe where I maintain all my online account and password information (I use a product called LastPass, but there are several good ones out there.>

Important Information about Computer access and office files: <assume that your survivors and executor may need access to your computer and paper files; provide information on how to access them here.>

Specific Financial Information:

1. **Disability Insurance.** <list any disability insurance policies here>
2. **Life Insurance** <list any life insurance policies here; include policy locations, agent contact information, etc.>
3. **Social Security** <SS benefit information and login information for Social Security accounts – at socialsecurity.gov>
4. **401(k) and IRA information:** <location, names, numbers, login information, contacts, etc.>
5. **Investments.** <describe investments, philosophy, suggestions about the future, etc.>
6. **Ongoing IRA Portfolio Management.** <suggestions about what you do if you are managing your own investments (I do, and I suggest that my wife contact an advisor and I give her some suggestions)>
7. **Income Annuities.** <information about any income annuities, plus how they might fit in the future>
8. **IRA Distributions (for Income).** <describes how I am currently handling withdrawals from my IRA for retirement income through my accounts at Fidelity>
9. **Savings.** <information on misc. savings accounts>
10. **House Mortgage.** <mortgage and any home equity line information>

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11. **Credit Cards.** <information on credit cards, accounts, balances, etc., if any>
12. **Health Insurance.** <employer, private, ACA, Medicare, etc. if Medicare, include all supplements, how paid each month, etc.>
13. **Long Term Care Insurance.** <info. on any LTC policies>
14. **Regular Banking and Online Bill Payment.** <info. on all regular checking and savings accounts, online billpay and computer software, such as Quicken or Banktivity>
15. **Income Taxes.** <how you have taxes done each year – online, Turbo Tax, tax professional, and where tax records are stored>
16. **Charitable Giving.** <regular giving, how gifts are made, etc.>
17. **Life Insurance.** <info. on all policies currently in effect; don't forget about employer-sponsored plans if you have them>
18. **Property and Casualty Insurance.** <info. on all policies – home, auto, umbrella, special, etc.>

Miscellaneous Information:

1. **My Email.** <email accounts and passwords>
2. **Websites.** <personal websites, blogs, social media sites, etc>
3. **Passive income sources.** <rents (provide info. on any rental properties here or in another section), royalties, sale of business, structured settlements, outstanding lottery tickets (just kidding), etc.>
4. **Other Online Accounts.** <online accounts or services that may have a cost associated with them, or that others need to know about. If they have a log-in, where that information is stored.>

Examples:

- a. Apple.
- b. PayPal.
- c. Amazon.
- d. Google.
- e. TV/Cable/Internet Accts.
- f. Miscellaneous:

General:

<Include and information here that didn't "fit" in the above sections. If you have special or unique situations, you can add specific sections to cover them.>

Close:

<closing remarks>