

# Transferring Cherished Possessions

## WRITING A LETTER OF LAST INSTRUCTIONS

A Letter of Last Instructions is an informal letter giving instructions to your family, executor, or attorney about your final wishes for the settlement of your estate. Providing “last instructions” can relieve your loved ones from the stress that uncertainty brings when settling an estate. It also saves their time, reduces family conflict, and minimizes the guesswork of how to distribute non-titled property.

Non-titled property may include cherished possessions, such as your father’s well-worn baseball cap or your grandmother’s dining table. It also may include everyday items such as the clothes in your closet, clutter in the attic, or old furniture in the basement.

You should always work with a trusted attorney to make sure your estate plans are legal in Kentucky and to ensure you follow estate tax laws. Although a Letter of Last Instructions may not be legally binding, it can provide more detailed instructions for your final wishes than a will alone. It can offer clarity and guidance for your loved ones, especially regarding your material possessions. For instance, which beneficiary would you like to receive that cherished ballcap or dining table? Are there stories about these items, or words of wisdom you would like to share?

### ACTIVITY

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Write a Letter of Last Instructions to your family. Consider including the information suggested in the resources below. Also, Letters of Last Instructions often include suggestions for funeral planning; directions for giving away possessions, such as an Asset Distribution Plan; where to find your will and other important records; and personal notes to your loved ones.

Note, there is no right or wrong way to write this letter. Include what you think would be most helpful for your heirs and be sure to give a copy to your attorney and executor.

*Finally, you may want to grab a box of tissues before you begin! It’s normal and expected for this to be an emotional activity. It doesn’t need to be done all at once and may require time. Seek the advice of a loved one, friend, therapist, clergy, or estate planning professional if needed.*

Huff, N. (2021). *Estate Planning: Your Records & Personal Information*. University of Kentucky Extension, #FCS5-422. <http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5422/FCS5422.pdf>

Turner, J., & Gillen, M. (2017). *Estate planning: Preparing a letter of last instructions*. University of Florida. <https://edis.ifas.ufl.edu/pdf/FY/FY53700.pdf>