JENNIFER LEE

Talk to your family, discuss the important and sometimes difficult things. We never know when they will no longer be of this earth. For many, this is an extremely difficult consideration and planning concept. Consider talking with a financial advisor (me), your spiritual advisor, an estate planning attorney, your spouse, and your best friends to help iron out these important discussions.

God forbid, if something were suddenly to happen to you, what does your family need to know, what do you want to communicate to your spouse, your kids, your grandkids, your business partner, best friend, spiritual counselor, neighbors, employees, etc.? If you really take a moment, this is an especially important communication. Where are your passwords? How do you feel about those specific people? What does your family need to know about how to manage finances? How much life insurance do you have and with whom? Who are your trusted advisors and friends that can lend a hand? What are your favorite charities and why? Where do you want your services? Who should speak at them? What do you want people to remember about you? Will it be a party or a somber event? Who should receive your jewelry and most precious possessions and what do they signify to you? Why do you want this specific person to receive them? Where did you hide jewelry, guns, or cash?

Below please find a template to collect some important data. For some, your love letters may be emotional or philosophical, for others pragmatic works best. The choice is yours. As in life, keep what you like, add your special twist and discard what you do not need.

Now get to writing.

To my ____________________________ (spouse/partner/daughter/son/niece/nephew/best friend),

______________________________________ (name):

Thank you for the life we had together. Thank you for the ______________________________ experience. *Add a paragraph or more about your relationship and items of personal significance regarding your life with this person. Suggestions: Special memories, favorite trips, etc*

Things I want to share with you regarding how I feel about Love/Money/Relationships/Work Ethic/Values/Children/Taking care of yourself/etc.

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Regarding our finances and assets, you should know the following:

1) Our life insurance policies are valued at approximately__________. Our Insurance Agent is ________________________.

2) We have IRA's, ROTH IRA's, Annuities and personal assets valued at approximately______________. We draw ____________ in income from those assets.

3) Other assets we own: (Real Estate) ____
(Cash/CD's/529 plans) ____

4) We have the following Debts ____

5) _________________ (Advisor Name) is a trusted advisor and he/she can help your sort out your budget and assist in making any big decisions. Her/his contact information is______________________ ____. If you are not comfortable asking questions or reviewing our finances, bring: ____________________ with you. They'll ask great questions and be a second set of ears.

6) The house is paid off/has a mortgage balance/is upside down (circle). You may wish to continue living in our home, or it may be better for you to find something with less maintenance. Please wait 6 months or more before making any big decisions regarding where you want to be. Ask (the kids/your girlfriend/your best friend/our advisor) for perspective and then consider what YOU feel will be best for you.

____
____

7) My important documents, or copies of these documents, are located __________________________. *This includes my driver's license, adoption papers, marriage license, divorce papers and name change, life policies, social security benefit sheet and card.*

8) I am or am not (please circle) an organ donor. This is important to me because___________________.

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9) Copies of our Wills and powers of attorney, trusts, and advance healthcare directives are located _____________. It is important that you reference these documents. Our attorney is _________________. His/her contact information is: _______________________________________.

10) My passwords to the computer and my cell phone are located _____________________.

Please be sure to tell_______________________________ (Child/grandchild/sibling/niece/nephew/best friend) ____

Write a note to this person regarding any heirloom pieces, jewelry of significance, artwork, sports gear, etc. Write whom the items should go to and why. Write the significance of the items, it will make receiving them more special. Where did you acquire them? Unfortunately when we are gone from this world, so too are the stories of why we have the things we've held for so many years. Tell your loved ones why these items are on your person, in your possession or of importance to you.

Item Name_____________________ Beneficiary/Recipient__________________________________

Story behind the item____

____

Item Name_____________________ Beneficiary/Recipient__________________________________

Story behind the item____

____

Money is owed to us by ____

I'd like to forgive the debt Yes/No

I do____ do not____ have a personal safe. It is located_________________. Pass code is____________.

I do____ do not____ have a safe deposit box. The safe deposit box key is located__________________.

I do____ do not____ want to be cremated.

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I have the following final wishes____.

Minister/Rabbi/Spiritual Advisor/Friend to perform service: __________________________________.

I would love it if ______________________________spoke about me at a service.

I have signed this love letter this _____day of _____ 20___. *This document is not intended to replace my Will or other Planning documents.* I wrote this love letter to clearly communicate my heartfelt wishes to my loved ones in a time of stress and high emotions. Please consider and respect my wishes contained in this and other documents.

Signature ______________________________

Print Name _______________________________

Copies of this document were delivered to: ______________________________

MODERN WEALTH

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