

# A Helpful Checklist

## After The Loss of A Loved One...

Points to discuss with family, your attorney, or executor:

- Filing of all life insurance claims.
- Updating bank accounts, credit cards, loans, and financial portfolio.
- Changing auto and property titles.
- Contacting Social Security to change benefits and file for death benefits.
- Contacting the Veteran's Administration, if applicable.
- Contacting place of employment or union about possible benefits.

Assistance available through our funeral home:

- Additional Death Certificates (these will be needed for settling insurance claims, etc.)
- Additional Acknowledgement Cards.
- Help completing VA benefit forms.
- Helping you make your own prearrangements.
- Marker selection and engraving.
- Additional Cemetery information.
- Grief Support Resources.

Helpful Instructions and Useful Phone Numbers:

### *Contacting Social Security*

The number for the Social Security Administration office is (800) 772-1213. Benefits include a one-time benefit to the surviving spouse or dependent children. If applying for benefits other than death, you may need a birth certificate and/or marriage license.

### *Regarding Banking Information*

Make a prompt request for release from each bank or financial institution in which the deceased and you held a joint account. This is necessary before you can withdraw funds from that account. The bank will tell you what forms you may need to sign.

### *About Titles, Deeds, and Registrations*

Before you change the deed on property and remove the deceased's name, check with local officials where the property is located. You'll need a copy of the Death Certificate for this process. The same is true for changing titles and registrations of vehicles.

### *Gathering bills and credit obligations*

Do a thorough job gathering outstanding bills and credit obligations like loans and credit cards. In some cases with installment loans and credit cards, you may be covered by credit life insurance which will pay off the account balances in the event of death.

### *Review your own insurance needs*

With the passing of a spouse or other loved one, your insurance needs may change. You don't want to be over insured or underinsured. Talk to a trusted advisor about what is appropriate and make the necessary adjustments.