

SURVIVOR'S INFORMATION

The Death of a Loved One

The time immediately following the death of a loved one can be days of intense sorrow and emotional stress. During this time, the family must make a number of difficult decisions.

The Funeral Director can instruct and guide the family through the difficult problems of this trying time - and with his knowledge and experience, he can sympathetically relieve the family of needless concerns.

The Funeral Director handles the details associated with the death certificate and the burial permit. He can obtain additional copies of the death certificate, which may be required for settling claims.

In some locales, a Funeral Director may serve as the county coroner. The family is in no way obligated to him and may use the services of any Funeral Director it chooses.

Social Security

Claims should be filed within the month of death or the following month at the nearest Social Security Administration office. Claims for the lump sum death benefit must be filed within two years after death or benefits will not be honored. There is no charge for the Administration's assistance in the filing of claim papers.

The Social Security Administration requires the following information:

1. Certified copy of death certificate or Statement of Death (form SSA 721).
2. Decedent's employment record for the past year (W-2 form).
3. Personal income tax returns (if self-employed).
4. If married, marriage certificate.
5. Decedent's Social Security card number.
6. Birth certificates of minor children (under 18).
7. Proof of age if over 60 (birth certificate or religious record recorded before age 5).

Note: Consult your local Administration office about other proofs which may be acceptable.

Inquire about the following benefits:

- Lump sum death payment to surviving spouse or son or daughter entitled to benefits.
- Benefits to widow/widower over 60.
- Benefits to widowed with dependent children.
- Benefits to decedent's minor children.
- Benefits to disabled widow/widower age 50-60.

- Very rare, but if no widow or children, benefits may be payable to surviving, dependent parent, if parent is receiving over 50% support from the decedent.
- If a widow/widower, 60-64, is receiving disability benefits based on his/her own earnings, it may be possible to obtain benefits based on his/her deceased spouse's earnings.
- Medicare.
- Call (800) 772-1213 nationwide for help with questions about Social Security.

Insurance

Contact the agents of all insuring companies as soon as possible. Agents will supply the necessary claim forms.

All policies should be closely examined with agents - including lapsed policies to check for any extended coverage. Any survivor's life insurance policies, which name the decedent as a beneficiary, should be changed.

Bank Accounts

Consult an attorney or your bank to answer any specific questions. A bank account solely in the decedent's name may require probate action or a consent to transfer from a government agency. Some banks may permit a release from smaller accounts for the payment of funeral expenses. Consult an attorney concerning the legalities of a survivor withdrawing from a joint account.

Real Estate

Real estate jointly held by a husband and wife is transferred to the surviving spouse. The services of an attorney - as in all real estate matters - are advisable.

Property, which is solely in the decedent's name, or owned jointly by the decedent and a party other than the surviving spouse, may require probate action whether or not a will exists.

Automobile

Any titled, automotive vehicle, such as a car, truck or recreational vehicle, becomes a part of the estate when the decedent is the sole owner.

For information regarding the transfer of title, contact the local license bureau or an attorney.

Safety Deposit Box

When a death occurs, a safety deposit box provides the tight security the name implies. Regardless of whether a safety deposit box is held in the decedent's name, or jointly, the box may be sealed until an official takes inventory of the contents. Consult the bank and an attorney regarding legal procedures.

Savings Bonds

Savings bonds held in the sole name of the decedent must generally be probated. Bonds may be transferred to a named survivor, subject to estate taxes. Consult a tax advisor, banker or an attorney.

Stocks and Bonds

Promptly contact issuing brokers. Stocks and bonds held solely in the decedent's name must generally be probated; those owned jointly can be transferred to the surviving owner. Contact an attorney for consultation regarding tax problems.

Retirement Accounts

Consult employers or an attorney regarding the status of retirement plans and survivor benefits.

If the decedent was paying into an Individual Retirement Account (IRA) - if self-employed or without an employer's pension plan - the amount in the account will go to the beneficiaries. Consult the agent for the IRA (Insurance agent, broker or bank) or an attorney.

Veteran's Benefits

Anyone who was a member of the military at the time of death, or honorably discharged from the military, is subject to a number of benefits, which should be investigated.

1. Pension to the widow and minor children.
2. Partial reimbursement of funeral expenses.
3. Burial in national cemetery.
4. Burial flag and grave marker.
5. Contact local office of Veteran's Administration for any additional benefits.

Documentation required for benefits:

1. Copy of death certificate.
2. Veteran's discharged papers.
3. Itemized funeral bill receipt.
4. Marriage certificate.
5. Birth certificates of minor children.

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The survivor's information contained on the preceding three pages is provided to make you, the survivor, aware of the various contingencies that could arise when a death occurs. We believe it will help you to proceed with complete confidence and assurance.

The Importance of Planning

It is human to put things off. But proper planning for the event of one's death can spare a family many traumatic decisions and financial burdens.

Prearrangement of Funerals

The desires and wishes for one's funeral, burial and expenses can be specified to eliminate confusion, differences of opinion and difficult decisions on the part of family members. Prearranging a funeral may seem a difficult task, but there can be peace of mind for an individual who knows that his or her wishes will be followed. Consult the Funeral Director of your choice for more information and guidance in funeral prearrangement.

Estate Taxes

Your estate, when evaluated for Federal estate taxes, will probably be much larger than you think. Generally included in your taxable estate are life insurance, real estate, stocks and bonds, personal checking and savings accounts, market value of business interests, household furniture, collections, autos and other tangible property. Be certain to consult an attorney periodically about current federal and state inheritance tax laws.

Other property may be included in your taxable estate such as gifts of property made by you or to you, property in trusts created by you and property in trusts for you.

Your estate will pay less taxes - and your survivors will receive more of your hard-earned estate - if you PLAN.

Wills

Estate taxes can be reduced significantly if the decedent has prepared a well-conceived will through an attorney. Also, your property and the savings of a lifetime can be given to the people you select and you can provide for the preservation of family heirlooms and for the continuation of a business.

Life Insurance

If your family is to receive the full benefit from your life insurance program, insurance coverage should be regularly updated and coordinated with your plans for distributing property and other assets. Life insurance provides an estate with a ready source of cash required for the payment of estate taxes - and can eliminate the need to sell assets for payment of taxes.

Protect Important Papers

All important legal documents should be kept in a safety deposit box. Such documents would include a copy of your will (with the original kept with your attorney), auto titles, marriage papers, divorce papers, other government recorded documents and bank account documents. An inventory list should be stored at home, with a duplicate in the deposit box and with your attorney.

Stock certificates may be stored in a deposit box or with a broker. Documents which can be easily replaced, such as insurance policies, educational records and cancelled checks, can be stored at home.



The Etiquette of Acknowledgments

Cards and Folders

No longer are personal letters expected in return for expressions of sympathy ... in most cases a signed acknowledgment folder is sufficient to say "Thanks" for flowers, Mass cards and personal services.

Acknowledgments are usually sent within ten days or two weeks following the funeral.

If a more personal touch is desired a few words can be written on the acknowledgment folder with reference to flowers, letters of condolence or to the services that were rendered. These words make the recipient feel that one's thanks are as personal as if they had been expressed verbally.

We hope the following suggestions will prove helpful in handling the various expressions of sympathy the family receives during bereavement.

The notes printed below in italics are only suggested copy. They may be changed to fit your situation.

CLERGY: Send a personal note of thanks for their spiritual help. If an honorarium or offering is sent, it should be sent separately from the note to the clergyman.

** Dear Mr. Smith: (or Dear Father Smith or Dear Dr. Smith)
My husband and I thank you for the consolation you gave us during this trying time. The beauty of the services you conducted will help us tremendously.*

** Dear Rabbi Wise:
Thank you for your comforting words and inspiring thoughts. You have helped us through a very difficult time.*

** But NOT Dear Reverend or Dear Rev. Smith.*

BEARERS: (Including honorary but not professional). Include a message of thanks for their time and services on an acknowledgment card.

Thank you for your kindness in acting as a bearer for Father. We asked you because you were one of his closest friends.

LETTERS: Replies may be short and written on an acknowledgment card.

Thank you for your kind words of sympathy ... it is so nice to have friends like you.

FLOWERS: A personal message may be written on the acknowledgment card.

The roses you sent for Dad were beautiful.

FLOWERS RECEIVED FROM AN ORGANIZATION: Send an acknowledgment to the leader of the group and include in the message reference to the other members.

The flowers sent by the members of the East Side Gun Club were beautiful and greatly appreciated.

If the members' names appear on the floral card, an acknowledgment (without a personal message) is sent to each name on the card.

FLOWERS RECEIVED FROM AN UNORGANIZED GROUP:

When a group of neighbors, employees, etc., sends flowers, an acknowledgment to each name on the card is sufficient.

FRIENDS WHO VOLUNTEER CARS AND SERVICES: A personal note on an acknowledgment is correct.

CAR: *Thank you, Bob, for the use of your car. It was needed and greatly appreciated,*

SERVICE: *You were so kind to stay with Mother after the funeral and help her through that first evening alone.*

FOOD: *The apple pie you sent to the house was delicious; thanks again for your thoughtfulness.*