

# *A Checklist of Helpful Ideas for Your Family*

- ◆ Obtain certified copies of the decedent's death certificate needed as proof of benefits that you will be entitled to receive.
- ◆ Call your local Social Security office for benefits that you and any minor children may be entitled to receive. Telephone number: 1-800-772-1213.
- ◆ File the deceased's will in probate court within 30 days following a death. There is no probate on joint property. It is advisable to have an attorney if the estate is valued at \$7,500 or more. Discuss attorney fees and have a written retainer agreement.
- ◆ Draw up or update your own will or trust.
- ◆ Call National Cremation & Burial to make arrangements for your own cremation or burial.
- ◆ If you have no income or monies due to you presently, seek emergency aid from the Department of Community Services.

## Finances: Banks, Credit Unions, Debts, Taxes

- ◆ Make a review of your present financial situation.
- ◆ Keep an up to date accounting of all cash income and expenses.
- ◆ Notify banks of regular direct deposits. Change joint accounts to suit the needs of the family. If the deceased's estate is in trust, check with the trust department or customer service department at the bank.
- ◆ Check on monies in credit unions. Some credit unions furnish life insurance.
- ◆ Collect any debts that other people owed the deceased.
- ◆ Get Hospital and medical statements as soon as possible.
- ◆ Pay all bills and taxes as soon as possible. This includes funeral, income tax, real estate, home mortgage, hospital bills, and other bills incurred.
- ◆ Change stocks and bonds into your name. Your bank or stockbroker will have the needed forms.
- ◆ File estate tax IRS Form 706. It must be filed within 9 months. Pay state taxes first for credit on federal taxes. Decide if you are going to be a personal representative of the estate and if so, file the will and petition for appointment.

## Employment

- ◆ Notify the deceased's employer and/or employer's personnel department.
- ◆ Check on group insurance benefits, survivor's benefits, profit sharing, and/or pension monies which may be forthcoming.
- ◆ Inquire about group health insurance coverage for you and children if it is your spouse who passed away.

## Unions, the VA, and Other Organizations

- ◆ Check for possible benefits with labor unions if the deceased was a member.
- ◆ Check with fraternal organization, associations, service clubs, fellowship groups, etc. You may be entitled to receive benefits.
- ◆ If the deceased was a veteran, the Veterans Administration will pay benefits if the death occurred in a VA facility or if the death was service connected.

## Insurance

- ◆ Inquire about health insurance coverage for your family if group health is not available.
- ◆ Check on accident insurance. If the person's death was accidental, you may be entitled to receive benefits. If not, you may be entitled to receive any unused premium.
- ◆ Check on automobile insurance. If the person's death was accidental, you may be entitled to receive benefits. If not, you may be entitled to receive any unused premium.
- ◆ Check on credit life insurance that may have been carried on all debts: for example, house, car, appliances, etc. Close accounts covered by this insurance.
- ◆ Change the beneficiary on your own life insurance.

## Property

- ◆ Register real estate titles of jointly held property with the register of deeds office in the county where the real estate is located.
- ◆ Transfer automobile titles into your name. Call the Lee County Tax Collector office at 533-6000.

*Documents you may need to handle business matters:*

- ◆ Death certificates
- ◆ Social Security Card
- ◆ Marriage certificate
- ◆ Birth certificate
- ◆ Birth certificates for each child, if applicable
- ◆ Insurance policies
- ◆ Deeds and titles to property
- ◆ Stock certificates
- ◆ Bank Books
- ◆ Honorable discharge papers of a veteran and/or VA claim number
- ◆ Recent income tax forms and W-2 forms
- ◆ Loan and installment payment books and/or contracts

It is advisable to call the agency concerned before visiting an office. Verify which documents you will need to bring. If a document or a policy is given to anyone at an agency, such as an insurance policy, get a written receipt from the agency.



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