

SURVIVOR'S CHECKLIST

Compliments of:

*Hultgren Funeral Home
304 North Main Street
Wheaton, Illinois 60187*

We are providing this information in an attempt to aid you in settling your affairs. The information may or may not be relevant to your circumstances.

The funeral home will order Certified Copies of Death for you. These are needed as proof of death for benefits for you.

FINANCIAL

_____ 1. If there is a direct deposit of Social Security or pension checks, notify your bank of the death. If deceased's estate is in trust, check with the trust department of the bank or your family attorney.

_____ 2. Pay all bills and taxes owed as soon as possible (income tax, real estate, home mortgage, hospital, funeral, and other bills incurred).

_____ 3. Change stocks and bonds into your name. Bank or stock broker has forms.

_____ 4. Check on monies in credit union. Also some credit unions carry a life insurance benefit for members.

_____ 5. All deaths are reported to the Social Security Administration by the funeral home, however, due to numerous factors (the speed of the mail, the processing speed at the Social Security office), it may be three weeks or more before the death is officially noted. Call Social Security's toll free number (1-800-772-1213) to report the death to them in a timely fashion, and for assistance in obtaining any benefits due you and/or minor children.

INSURANCE

- _____ 1. Notify deceased's employer personnel and insurance departments. Check on group insurance benefits, survivor's benefits, profit sharing, and pension monies to which you may be entitled.
- _____ 2. Check on credit life insurance that may have been carried on all debts (house, car, credit cards, etc.). Close accounts covered by this insurance.
- _____ 3. Inquire about health insurance coverage for you and your children if carried by deceased.
- _____ 4. Check on accidental death benefits with your insurance company. If death was accidental, you may be entitled to double indemnity benefits.
- _____ 5. Check automobile insurance.
- _____ 6. Change beneficiary on your insurance.

VETERANS

- _____ 1. If deceased was an honorably discharged veteran, the Veteran's Administration furnishes a flag and possibly a grave marker. If veteran was in receipt of pension or disability compensation, hospitalized by VA, or traveling at government expense at the time of death, a burial benefit may be available. The toll free number for Veteran's Affairs is (800) 827-1000.

LEGAL AFFAIRS

Note: As we are not qualified to give you legal counsel, it is advisable to contact your lawyer for any legal questions you might have. However, the following items are among those that should be considered shortly after death.

- _____ 1. File deceased's will in Probate Court within 30 days following death (a spouse is an exception and is normally not required to do this. It's possible that a second or third spouse would need to do this if a prenuptial agreement was made).

Legal Affairs cont'd

It is advisable to have an attorney if the estate is valued at \$50,000 or more after the estate's bills or expenses have been paid. Have your will updated by an attorney.

_____ 2. Transfer real estate title of jointly held property at the Register Deeds office in the county where real estate is located. A **certified copy of death** is necessary but will often be returned.

_____ 3. Transfer automobile titles into your name at Secretary of State's office (**death certificate needed**), or if the estate is probated, through Probate Court.

It is usually best not to make any major decisions too soon (such as sale of property). Seek competent advice. **REMEMBER: IT IS FAR BETTER TO SEEK GOOD LEGAL COUNSEL THAN TO GET FREE INCORRECT ADVICE.**

ORGANIZATIONS

_____ 1. If the deceased was a member of a labor union, notify the union and inquire about survivor benefits.

_____ 2. Check with fraternal organizations of which the deceased was a member, as they may provide benefits.

PERSONAL MATTERS

_____ 1. As necessary, utilize grief counselor, or perhaps contact Hospice of DuPage's Adult Grief Support Group at 630-690-9000, ext. 206.

_____ 2. Fill out pre-planning guide and meet with counselor to complete your prearrangement.

DOCUMENTS NEEDED TO HANDLE AFFAIRS

It is advisable to call parties concerned before visiting their offices to check on which documents they will need. If documents are given to them, get a receipt (insurance policies, etc.).

1. Armed services discharge papers
2. Automobile Registration and Title
3. Bank books
4. Birth Certificate of each child
5. Death Certificate
6. Deeds and Titles to property
7. Insurance Policies
8. Loan and Installment payment books, contracts and account numbers
9. Marriage Certificate and if married before, divorce papers (yours and that of deceased).
10. Recent Income Tax and W2 forms
11. Social Security numbers (yours and that of the deceased)
12. Stock certificates
13. Veterans Administration claim number of DD214 Honorable Discharge
14. Will