TOWARD TOMORROW…

Practical Information For Survivors
Following the death of a spouse, child, family member or friend, survivors face a number of challenges—some of them emotional, others practical—that must be dealt with in order to move on with their lives.

Members of Selected Independent Funeral Homes offer this brochure as a reference to help you identify and understand the options and general procedures you should consider when organizing your affairs and making personal changes after the loss of a loved one.

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Understanding Your Grief

When you’re grieving the loss of a loved one, you’ll feel a variety of emotions—anger, loneliness, despair—and their intensity can be surprising. Some emotions may subside only to resurface. You may think you should be past these feelings, but don’t judge yourself too harshly or quickly. The adjustment period after a loss is very personal and should be dealt with on your own terms. Sharing your feelings is helpful and important. Ask your funeral director for help locating local bereavement support groups or counseling organizations.

However, if you feel you’re experiencing chronic grief, consider the help of a clergyperson or mental health professional. Chronic grief is grief that continues for months without improvement.
Collecting Benefits

Life Insurance
You should locate all known life insurance policies and also contact the deceased’s former employer to determine if survivors’ benefits from a group insurance plan are available. A certified copy of the death certificate is usually required to redeem a life insurance policy. Some companies also require that you return the policy. In this case, keep a photocopy of the document in your files. Don’t discard policies until you’re certain they’re no longer in force.

A surviving spouse also should review any life insurance policies currently in force and update or correct them as necessary. (You also may want to review your home and auto policies in the same way.)

Social Security
You must apply for your own or other survivors’ Social Security benefits if you are eligible. Depending on your situation, some or all of the following may be required:

- Social Security number – yours and your spouse’s (or the deceased’s)
- birth certificates – yours and those of dependent children
- marriage certificate
- copy of death certificate

Certain qualifying restrictions also may apply, and it may take up to two months to start receiving regular payments. Full details on eligibility are available by calling your local Social Security office or visiting ssa.gov.

Canada Pension Plan
A lump sum may be paid to the deceased’s estate if that person contributed to the Canada Pension Plan for at least the minimum qualifying period. Additional benefits for widows and allowances for dependent children also may be available. Applications should be made to the local Employment and Social Development Canada – Income Security Program office. Visit esdc.gc.ca to learn more.
Collecting Benefits

Veterans Benefits
If the deceased was a discharged veteran, you may be eligible for funeral expense veterans benefits from the U.S. Department Of Veterans Affairs at benefits.va.gov or Canadian Department of Veterans Affairs at veterans.gc.ca. Other sources in Canada include the Department of National Defense and the Last Post Fund. In the U.S., surviving spouses and children may be eligible for VA benefits. If the death was service-related, dependency and indemnity compensation may be available. If not service-related, a pension is available for widows, widowers or dependent children. Additional survivors’ benefits are available in certain cases. Complete information is available in the U.S. Department of Veterans Affairs brochure, “Federal Benefits for Veterans, Dependents and Survivors.”

Pensions & Retirement Accounts
You may be eligible for a monthly or lump-sum benefit from a pension or retirement account in which your spouse was vested (guaranteed payment). Contact the former employer or, in Canada, a Civil Service Commission office to see if this is the case. Unions and professional and fraternal organizations sometimes have death benefits for members or survivors’ pensions. If this applies, call the organization’s local office for benefit application information. A copy of the death certificate will be needed for each application.
Bank and Savings & Loan Accounts
Jointly owned bank and savings & loan accounts usually transfer directly to a surviving spouse. Some institutions require a copy of the death certificate, but in most cases the transfer is a matter of updating records. An account co-owner still controls its use. When there is no surviving spouse, or when an estate’s probate value is substantial, some institutions may freeze accounts or holdings until the proper inheritors are identified and claim them. Copies of the death certificate are required to transfer these assets.

Business Assets
Many people holding business assets prepare a will with specific instructions for their distribution. Some companies also have Buy and Sell Agreements among stockholders to simplify ownership transfer. If not, don’t be pressured to “sell out” without legal or financial advice. If you elect to retain ownership as a partner or shareholder, these assets must be officially transferred to your name.

Survivors or inheritors receiving business assets also should evaluate the effects on their personal income taxes. An attorney or tax advisor’s assistance is recommended.
Charge Accounts
To cancel or modify a charge account, all credit cards in the deceased’s name should be returned to the institution or company which issued them, along with a memo noting the death. This guards against unauthorized use of the account. If a card was illegally used prior to such a notification, check with each company on its policy regarding liability.

Health Insurance
If the deceased participated in a group medical plan, check with the employer to see if part or all of the benefits may be converted to family members, and what the cost would be.

Home Mortgages & Outstanding Loans
Institutions holding home mortgages or other outstanding loans should be contacted. Mortgage or credit insurance provisions may have been included to automatically pay off the balance at the principal’s death. If no such provision exists, the remainder of the obligation needs to be transferred to a survivor or inheritor. A copy of the death certificate will be required.

Medicare & Medicaid
Medicare and Medicaid are the U.S. Social Security’s hospital and medical insurance programs. Medicare is for anyone age 65 or older. Medicare doesn’t cover all charges; deductibles and copayments are involved. Medicare also requires an application for benefits.

Medicaid provides healthcare for people of any age whose income is at or below poverty level. This program also provides some additional coverage for those over 65 whose Medicare benefits are depleted.

To extend any of these coverages, investigate supplemental health insurance or other options. Contact your insurance agent for an evaluation of the choices that best suit your needs.
Organizing Your Affairs

**Motor Vehicles**
Most states and provinces have established procedures for transferring the title and registration of any motor vehicle. Whether jointly owned or not, probate is not usually required for vehicle transfer. Upon receiving a vehicle, an inheritor also assumes financial responsibility for any loans, taxes and insurance.

**Safety Deposit Boxes**
Upon notification of a death, most banks automatically “seal” a safety deposit box so its contents can be evaluated for tax purposes. Co- renters are usually allowed access to claim jointly-owned items. Items owned solely by the deceased remain there until beneficiaries are identified.

**Trust Funds**
Trust funds are most often arranged with a bank officer and attorney who should be contacted for information about the administration of such funds.

**Wills (updating or writing)**
To preserve the estate and direct its future distribution, it is important for a surviving spouse to draft a will, especially if a prior one did not exist. If a will does exist, now is a good time to consider changes in values and beneficiaries. For the will to remain valid through revisions, it is best to consult with an attorney.

**Pre-Arranging Your Funeral Service**
Many people preplan their funerals in a sincere effort to help their families. Choices made ahead of time are easier, and often wiser, than when made under pressure. Pre-arrangement also helps avoid confusion. Pre-arranging lets you select the type of service you want and provide adequate funds to make that service possible for your loved ones. Call your local Selected Independent Funeral Homes member for an appointment to discuss the process.
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Settling an Estate

Checking the deceased person’s mail for the next year is recommended so no assets or liabilities are overlooked.

Wills, Letters of Instruction & Estate Records

If you are handling the deceased person’s personal and financial affairs, the first step is to locate all relevant documents. If a will, letter of instruction or estate record was prepared, finding the necessary documents should be easier. A will is a document specifying a person’s decisions for distributing property after death.

In recent years, preparing a letter of instruction to accompany the will has become popular. This letter often lists funeral service preferences, the location of the will and important papers, and names a personal representative (executor) to handle the estate. Some people, often those who have pre-arranged their funeral, use a personal estate record to more completely describe this vital information. If such a letter or record is known to exist, it should be promptly located and read.

If none of these written instructions were prepared, start reviewing the deceased person’s checkbook, cancelled checks and related records for leads to mortgages, loans, charge accounts, income and property taxes, investments, and other assets and debts which need to be closed or transferred.

At the same time, look for receipts or records of consistent special income, such as rents, stock dividends, bonds or funds, and Social Security benefits. Checking the deceased person’s mail for the next year also is recommended so no assets or liabilities that need attention are overlooked.
Settling an Estate

Probate
Probate determines the validity of a will, provides protection for children, ensures payment to legitimate creditors and distributes remaining assets to rightful heirs. If no will exists, assets may be auctioned, with proceeds going to the state.

The existence of a will does not always require lengthy, formal probate proceedings. Depending on the estate’s size and nature, your state or province may have procedures which simplify the process.

As a general rule, assets that are not jointly owned are subject to probate, including real estate, checking and savings accounts, securities, safety deposit box contents, and business holdings and related assets.

If the total value of assets subject to probate exceeds the limits for the less formal procedures in your area, the court becomes directly involved in settling and closing the estate. Because formal probate proceedings and managing a substantial estate can be lengthy and detailed, the advice and services of an attorney specializing in probate are recommended.
Settling an Estate

Federal Estate, Inheritance & Final Personal Income Taxes
If the estate is substantial, federal estate taxes may be owed. Surviving spouses are entitled to a fixed marital deduction on assets received. Like personal income taxes, opportunities for federal estate tax deductions exist. Because of changing tax codes, the services of an attorney and/or accountant are recommended for filing federal estate tax returns.

In most areas, each estate beneficiary is liable for an inheritance tax on the value of what they receive. Like federal estate tax, there are several exemptions and deductions available. Regulations vary, depending on your location, so again, the services of an attorney and/or accountant are recommended to ensure you are complying with current tax codes.

If the deceased was employed or received any taxable income, final personal income tax returns must be filed on or before April 15th of the following year. At that time, the surviving spouse’s filing status also should be changed. If there is a refund of excess withholdings and there is no surviving spouse, the refund should be identified and distributed to beneficiaries.

Because of changing tax codes, the services of an attorney and/or accountant are recommended.
Other Practical Considerations

Changing Your Living Arrangement
A major move or the sale of a home immediately after a spouse’s death may not be the best decision. Take time to consider your general comfort, familiarity with your surroundings, and the equity you have built up in the property. Review alternatives of renting an apartment or buying a condominium. If you choose to sell, have your property appraised by a licensed real estate broker.

Guarding Against Mail Fraud
After a death is publicized, it’s not uncommon for unscrupulous people to attempt mail fraud by sending collect packages and bills disguised as having been previously ordered by the deceased. Carefully check all statements or invoices. The law is clear: you may refuse delivery of suspicious items, and payment for unauthorized packages is not required.

Changing Your Telephone Listing
Surviving spouses are advised to keep their current telephone directory listing or change it to only their initials and surname. Other changes may indicate that you now live alone and could result in annoying calls and unwanted solicitations.

In the U.S. you also may register your telephone number on the National Do Not Call registry by calling 888-382-1222 or visiting donotcall.gov to remove your telephone number from telemarketing lists.

A major move or the sale of a home immediately after a spouse’s death may not be the best decision.
Use this form to record important names and telephone numbers. Detach and keep it in a convenient place.

Police Department __________________________

Fire Department _____________________________

Ambulance ________________________________

Social Security Number ______________________

Social Security or Canada Pension Office
Representative ______________________________
Phone _________________________________
Email ___________________________

Funeral Director __________________________
Phone _________________________________
Email ___________________________

Clergyperson ____________________________
Phone _________________________________
Email ___________________________

Physician (primary) ________________________
Phone _________________________________
Email ___________________________

Attorney ________________________________
Phone _________________________________
Email ___________________________
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