

Fairchild Sons, Inc.

CHECKLIST

Call the Social Security Administration at (800) 772-1213. Social Security benefits include a one-time benefit of \$255.00 to the surviving spouse or dependent children.

Veteran's Administration claim forms can be completed at the funeral home or Veteran's Hospital.

Change the deed on your property and remove the deceased name from that deed. This is done at the county sear where the property is located. You will need a certified copy of the death certificate for this.

Change the titles and registrations of your vehicles with the Division of Motor Vehicles. You may use a photocopy of the Death Certificate for this.

Contact ALL life insurance companies the deceased had policies with. Request a claim form or ask for help from the local agent. Send in the claim form, the original policy and a certified copy of the death certificate. If you need assistance please ask the funeral director for help in filing the claim.

When filing out the claim form, you should have the following information:

The Policy Number

The full name and address of the deceased

His or Her date and place of birth as well as social security number

Date, Place and cause of death

Claimants name, address, age, and social security

When settling life insurance claims you may opt for a lump sum benefit, or you may choose to have the money paid over a period of time. In the latter case, the bulk of the money remains with the insurance company and continues to earn interest. In either case, check with your insurance agent, financial advisor or attorney to find out which method would be most beneficial for your particular situation.

Contact Credit Card companies. To notify them of the death. Some credit cards and charge accounts include a life insurance policy with them. They may want a certified copy of the Death Certificate. If the card held jointly, find out what documents is required to change cards into the survivor's name. Ask the credit bureau to assist you in transferring your spouse's credit into your name. They may also be able to assist you in determining any outstanding obligations of the deceased.

Promptly request release from each bank or financial institution any joint accounts. This is necessary before you can withdraw funds from that account. A bank will usually stop payment on all checks as

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soon as a death notice is published. The bank must also have the account cleared by the state tax authorities.

Change over all bank accounts and remove the decedents name. You may need a photocopy of the death certificate for this.

Contact any financial institutions regarding loans held by the deceased and inform them of the death. They will inform you if the loan was covered by credit life and how to file the appropriate claim. They may require a Certified Copy of death.

Gather all the bills and make sure you are aware of all the credit obligations of the deceased. Many loans, contracts and credit cards may be covered by credit life which will pay off the account balance in the event of the death of the customer.

Contact all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you. J You may need a Certified Copy of death.

Transfer all utilities from the deceased name.

Contact all health insurance companies to notify them of the death and stop coverage. If the company requests a certified copy of the Death Certified, but are not providing you with a payout benefit, allow the company to pay for their own certified copy or offer them a photocopy of the certificate. You must only provide a certified copy if they are paying a death claim to you.

Review your own insurance needs. Often, these needs can change after the death of a family member or loved one. Good organizations of your own insurance information can aid survivors at the time this information is needed.

If you have a large estate you may want to consult with an Estate Attorney.