

FIRST STEPS AFTER A DEATH

SOCIAL SECURITY • Most funeral directors will do this for you as part of their service. If you want to verify that this has been done call 800.772.1213. You will need to have the decedent's full legal name and Social Security number. If the Social Security check is deposited electronically, notify the bank and the Social Security Administration will withdraw it electronically from the account. Social Security benefits may include a one-time benefit of \$255 to the surviving spouse or dependent children.

VETERANS BENEFITS • You may contact the Veterans Affairs Office. For nationwide information and claims assistance call 800.827.1000. Regional Office, 2022 Camino del Rio North, 619.297.8220.

IRS • The surviving spouse or family member has to file the decedent's final state and federal income tax returns. That return will serve as notice of death to the IRS. Leave a bank account open with the decedent's name on it if there will be a refund due. When filling out the claim form, you should have the following information available:

- The policy number(s) and face amounts
- The full name and address of the deceased
- His/her occupation and last date worked
- His/her date and place of birth and the source of birth information
- Date, place and cause of death
- Claimant's name, age, address and Social Security number

CREDIT CARD COMPANIES • Find out if the decedent had credit card insurance. If so, the balance has been paid off. You should also destroy all the decedent's credit cards. If it is a joint account, close the account and open a new account in one name only. Contact credit card companies to notify them of the death. Some credit cards and charge accounts include a life insurance policy. They may want a certified copy of the death certificate. If the card is held jointly, find out what documentation 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 deceased.



AUTOMOBILE INSURANCE • Let the auto insurance company know of the decedent's death. If you are a surviving spouse, check about continuing coverage for yourself.

HOMEOWNER'S INSURANCE • Make sure there is sufficient coverage. If the property will be vacant, consider adding vandalism coverage. When the property is sold or transferred to a new owner, the policy should be canceled.

LIFE INSURANCE • Locate the policy and notify the company of the decedent's death. Find out from the company what kind of documents they need in order to issue a check. Most companies will need the original policy and a certified copy of the death certificate. If the living trust was the beneficiary, they may need a copy of the trust. Send the original policy by certified mail and make a copy of the policy before sending it. If you can't locate the policy, but suspect there is one in existence, contact the American Council of Life Insurance, Policy Search, 1000 Pennsylvania Ave. N.W., Washington, D.C. 20004

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NOTE: If a company requests a certified copy of the death certificate, but is not providing you with a benefit, allow the company to pay for their own certified copy. On the other hand, a life insurance company will pay the claim for life insurance, so you need to provide them with a certified copy of the death certificate. A health insurance company just needs to stop coverage and may not need an official document. Allow them to obtain their own certified copy of the death certificate if they require one.



MEDI-CAL • If the decedent was receiving Medi-Cal benefits, you must notify the Director of Health Services within 90 days of the death. Your local caseworker will provide you with the address.

MEDICARE • If the decedent was insured under Medicare, you do not need to notify them. If you want to find out which costs were covered, get the publication “Medicare and You” from the Medicare Web Site at www.medicare.gov.


BENEFICIARIES • If the decedent was named as a beneficiary on your life insurance, retirement plans, or bank accounts, then you should contact the various institutions to change the beneficiary.

FINANCIAL RECORDS • It would be of benefit if the decedent might have prepared a comprehensive list of accounts and assets. Usually such a list is not available but always check to see if one is on hand. Look around the home and don’t forget to check the computer.

FEDERAL TAX RECORDS • To file the decedent’s final tax return, it is helpful to have the past three years tax returns. If they are not in the home, determine if an accountant prepared them. If not, you can get them directly from the IRS if you are an executor of the estate or trustee of the trust. You will need IRS form 56 to establish your fiduciary capacity and form 4506 to request a copy of the tax return. The forms are available by calling 800.829.3676 or on the Internet at www.irs.gov/forms.

CALIFORNIA TAX RECORDS • To get California income tax returns, obtain a Power of Attorney form 3520 and a Request for Tax Return form 3516. Call the Tax Forms Request Unit at 800.852.5711 or go to the website at www.ftb.ca.gov.

FINANCIAL DOCUMENTS • Locate bank and brokerage statements, passbooks, stock certificates, and insurance. Change over all bank accounts and remove the deceased’s name from those accounts; you may need a copy of the death certificate for this. Contact all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you. You may need a certified copy of the death certificate for this.



REAL PROPERTY DOCUMENTS • Find deeds to all real property. If you can't find them at home, check for a safe deposit box. If they aren't there, locate a property tax bill and contact the County Recorder to request a copy of the deed. Change the deed on your property and remove the deceased's name from that deed. This is done at the county seat where the property is located. You will need a certified copy of the death certificate for this.

AUTOMOBILE DOCUMENTS • Before you can transfer a car you need to locate the title and bring it to the DMV with a death certificate. If you can't find the title, obtain form Reg 227 (Application for Duplicate Title), which is available at DMV offices or the web at www.dmv.ca.gov. If there are still car payments due, you will need to pay off the loan before transfer. Once you have the title, you can change it and the registration of your vehicles. This is done at the Department of Motor Vehicles. This includes cars, trucks, trailers, motor homes, mobile homes, etc. You may use a copy of the Death Certificate for this purpose.


SAFE DEPOSIT BOX • Anyone who has possession of the key to a safe deposit box, along with a death certificate and proper identification, may enter the box for the purposes of obtaining the will, any trust documents or burial instructions.

WILL OR TRUST • Check the safe deposit box first. If nothing is there, try to locate the decedent's attorney. A copy can be used if the original is lost or destroyed.

LOST OR ABANDONED PROPERTY • Prior to death, the decedent may have lost or forgotten about bank or brokerage accounts. California accounts that are unclaimed for more than three years are turned over to the Unclaimed Property Fund of California Comptroller. If you suspect the decedent had funds turned over to the Comptroller, call 800.992.4647 or write to the Division of Collections, Bureau of Unclaimed Property, P.O. Box 942850, Sacramento, CA 94250-5873

MONITOR THE MAIL • Some statements are sent quarterly or annually. These may alert you to accounts for which the decedent had no record.

CONTACT ANY FINANCIAL INSTITUTION where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by credit life and what needs to be done to file the appropriate claim. A death certificate is often required.



CHANGE ALL UTILITIES from the deceased's name. It is a good idea to use only your first initial and last-name when listing your name in the phone book. This will help avert any unwanted or prank calls. Many, if not all of these accounts should be placed in a joint account with another family member to help in processing future estates.

REVIEW YOUR OWN INSURANCE NEEDS • Often, these needs can change after the death of a family member or other loved one. Good organization on 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 an attorney. If you use an attorney you will have to pay for his/her services, however; the help you receive may be invaluable.

KEEP EXTRA COPIES OF THE DEATH CERTIFICATE to send with your income tax returns when you file.

GATHER ALL OF THE BILLS together and make sure you are aware of all the credit obligations of the deceased. Many installment loans, service contracts and credit card accounts are covered by credit life insurance, which pay off the account balance in the event of the death of the customer.

DEATH CERTIFICATES & "PENDING" INFORMATION. Under some circumstances the Medical Examiner prepares the initial death certificate that indicates the cause of death as "pending". Your mortuary then completes this death certificate and files it with the Vital Records & Statistics Office of the County's Health and Human Services Agency. When the investigation and analysis are completed, the Medical Examiner files with the Vital Records Office an amendment to the death certificate that records the actual cause of death in lieu of "pending." If you requested certified copies of the death certificate from your mortuary, it will secure



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