

After a loss

A checklist for beneficiaries

What needs to be done, and when

Losing a loved one can be a shock to the system. It's hard enough to deal with the grief and mourning process; knowing that you have to also manage a multitude of important practical matters can make a difficult time all the more challenging.

This checklist lays out the key activities, important documents, and necessary steps that need to be taken in the first few months after a loss. Remember — you don't have to do everything on your own. Reach out to family, friends, and trusted advisers to help you focus on and carry out these essential next steps.

The first month

- ☐ **Locate the will or living trust.** The deceased's lawyer may have it, or it may be in personal files or a safe deposit box.
- ☐ **Locate legal documents.** Along with a certified death certificate, you might need these documents to file for survivor or beneficiary benefits:
 - Marriage certificate or divorce papers (if applicable)
 - Birth or adoption certificates of the deceased and any dependent children
 - Social Security numbers of the deceased, spouse, and dependent children
 - Citizenship papers (if applicable)
 - Discharge papers. If the deceased was a veteran, you'll need a copy of the discharge certificate to collect veteran's benefits. For more information, contact the Department of Veterans Affairs at **800-827-1000**.

Keep these documents organized in an easily accessible and safe location to help with the filing process.



- ❑ **Locate and review all insurance policies for death-related benefits.** Contact the appropriate financial institutions to submit claims. Usually, the policy number and a certified death certificate are required to complete a claim form. Here are a few examples of the types of policies that may include death-related benefits:
 - Life insurance
 - Mortgage or loan insurance
 - Various types of insurance provided by the deceased's employer or union
 - Accidental death and dismemberment (AD&D) insurance
 - Auto insurance
 - Credit card insurance
 - Health insurance
- ❑ **Contact the attorney or executor named in the will** to handle probate court and estate matters. Probate is the process of settling the deceased's debts and distributing the estate to the beneficiaries. These procedures can be complex, depending on the size of the estate, so expert legal advice may be helpful. Discuss and agree on fees before hiring a lawyer or other expert.
- ❑ **Contact banks and credit unions** to verify the status of the deceased's checking and savings accounts and safe deposit boxes. If the deceased had a joint account, ownership usually passes to the other account holder. If the account was held in the deceased's name alone, the assets may have to go through probate.
- ❑ **Contact the deceased's homeowner's/rental and automobile insurance companies.** Find out the level of coverage these policies provide, and make the necessary arrangements to continue coverage for as long as they'll be used.
- ❑ **Contact the Social Security Administration (SSA)** to determine what benefits may be available for the surviving spouse and/or minor children. Call the SSA at **800-772-1213** or visit **ssa.gov** for more information, including the location of the nearest SSA office.
- ❑ **Contact the Department of Veterans Affairs if the deceased was a veteran.** You may be able to get help with funeral expenses or receive other benefits. You'll need a copy of the deceased's discharge papers. For more information, contact the Department of Veterans Affairs at **800-827-1000** or visit **va.gov**.
- ❑ **Contact the deceased's current and previous employers** and union organizations to ask about other benefits (such as pension or life insurance) that may be available.
- ❑ **Notify any professional, membership, or fraternal clubs or organizations** in which the deceased was a volunteer or member and ask about available benefits.
- ❑ **Notify the department of motor vehicles** in the deceased's state to cancel their driver's license.
- ❑ **Notify all credit card companies** of the death to ensure that no one uses the deceased's cards. A certified death certificate may be required. Cancel all credit cards and arrange to have any remaining balances paid by the estate. Order a report from a credit bureau to see all credit cards under the deceased's name and verify credit-related information. The three major credit bureaus are:

Equifax

P.O. Box 74024
Atlanta, GA 30374
800-685-1111
equifax.com

Experian

P.O. Box 2002
Allen, TX 75013
888-397-3742
experian.com

TransUnion

P.O. Box 1000
Chester, PA 19022
800-888-4213
transunion.com



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- ❑ **Make sure important bills**, such as mortgage, condo fees, rent, and utilities, are paid.
- ❑ **Determine whether the deceased was receiving any type of monthly benefit payments**, such as Social Security, veterans, company pension, disability, or workers compensation, and notify the appropriate organizations to stop these payments.
- ❑ **Find out if dependents are eligible for survivor benefits** that may be connected to disability benefit payments received by the deceased. Contact the deceased's disability insurance company for more information.
- ❑ **If the deceased died as a result of a work-related accident or injury**, dependents may be eligible for workers compensation death benefits. Contact the employer or the Department of Labor at **866-4-USA-DOL** (866-487-2365) or **dol.gov** for additional information.
- ❑ **Make sure to close out all the deceased's social media accounts.** [Here's what you need to know.](#)
- ❑ **Locate the deceased's calendar** and cancel scheduled appointments.
- ❑ **Update documents and accounts** that list the deceased as a beneficiary.

Within the first three months

The first month is full of time-sensitive duties; but what comes next is also important when settling your loved one's affairs.

- ❑ **Inventory and secure the deceased's valuables**, such as family heirlooms, antiques, jewelry, and other personal property. Document these items by taking photos or videos. If the deceased lived alone, store these items in a secure location or change the locks on the home.
- ❑ **Locate other documents necessary to itemize the deceased's assets**, such as real estate deeds, titles, investment accounts, stock and bond certificates, checking and savings account statements, and insurance policies.
- ❑ **Identify additional assets, benefits, and obligations** by reviewing old checkbooks, tax returns, bank statements, canceled checks, and loan coupon books.
- ❑ **Review the deceased's retirement and investment accounts**, including securities (for example, mutual funds, stocks, bonds), annuities, and IRAs. Contact the deceased's bank or financial planner if registrations need to be changed.
- ❑ **Transfer assets and retitle the deceased's ownership documents** for items such as a car, home, or other property. The state's department of motor vehicles or county assessor's office can provide additional information and the appropriate forms.
- ❑ **Locate the deceased's most recent income tax return.** If you can't find it, you may need to contact the IRS to request a copy. The deceased's accountant or tax preparer should also be able to provide a copy of the return.
- ❑ **Contact an accountant or tax advisor about filing state and federal tax returns.**
- ❑ **Cancel any subscriptions or memberships** the deceased had (for example, magazines, movie rentals, gym). If the deceased was a member of any frequent flyer or hotel programs, ask about transferring the earned points and benefits.

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Keep this checklist for yourself — and your beneficiaries

Whether you use this list to help settle a loved one's estate, or store it with other important papers for your own beneficiaries, be sure to keep this information available for handy reference.

Planning for the future

Answers to the frequently asked questions about beneficiaries

Life insurance provides a valuable financial safety net for your loved ones in the event of your death. By naming a beneficiary, you select the person who'll receive your life insurance policy benefits when you pass away.

Q: What does primary beneficiary mean?

A: The primary beneficiary is the person(s) you name to receive life insurance benefits (proceeds) upon your death.

Q: What does contingent beneficiary mean?

A: The contingent beneficiary is the person(s) you name to receive life insurance proceeds in the event that the primary beneficiary passes away before or at the same time as you, the insured.

Q: What if I'm married, live in a Community Property state, and want to name someone other than my spouse as primary beneficiary? (Community Property states include: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.)

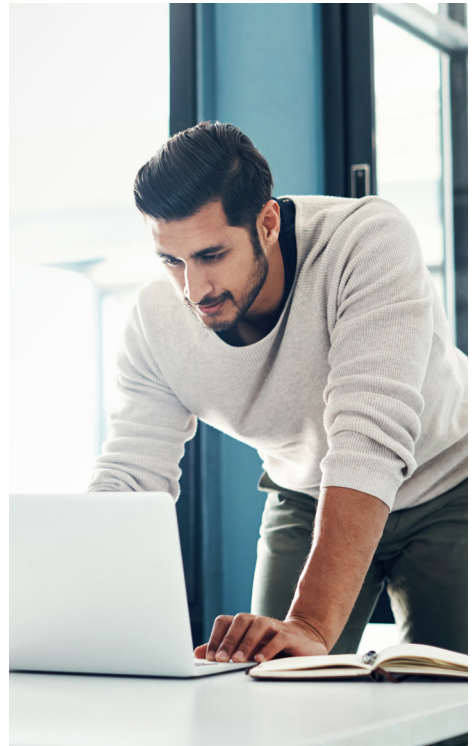
A: In these situations, we recommend that you have your spouse sign the Community Property Consent portion of the Beneficiary Designation form, which enables them to waive any rights to the life insurance proceeds.

Q: Can I name a minor child(ren) as beneficiary?

A: While we don't recommend naming minor children as beneficiaries, and won't pay death benefits directly to minors, it's possible to do so if necessary. If a life claim is made with a child named as a beneficiary, the benefit is paid to the minor through a Uniform Transfers to Minors Act-approved account or to the guardian of the minor's financial estate. If an account doesn't exist or there's no established guardianship, the benefit will be placed on hold and will be payable when the minor reaches the age of majority (the age when the child's no longer considered a minor — typically 18).

Q: Can I name a charity as the beneficiary?

A: Yes, you're able to name a charitable organization that isn't your employer as a beneficiary. You'll need to indicate the name of the organization, a contact for the charity, its tax identification number, and the percentage of benefit that would be payable to the organization.



Three quick tips for naming a beneficiary

Before you name your beneficiary, consider these quick tips:

- 1** Be clear about who your beneficiary is to avoid ambiguity and potential conflicts.
- 2** Review, and if necessary, revise your choices regularly, especially during life changes like marriage, childbirth, divorce, career transition, and economic hardship.
- 3** Talk to your attorney or tax advisor to discuss the impact of your beneficiary decisions.

Q: Can I name a will as the beneficiary?

A: If you name a will as the beneficiary, the will needs to specifically state the insurance carrier's group life policy and how the proceeds should be distributed. We don't typically advise this approach because your employer may switch group life carriers from time to time. A will may also need to go through probate, a procedure in which a will is approved by a court of law, prior to being validated.

Q: Can I name my estate as beneficiary?

A: Yes, you may name your estate as a beneficiary. In this case, your life insurance proceeds can help pay estate taxes and other settlement costs. After taxes and settlement costs are covered, any remaining proceeds will be distributed to your heirs, according to the terms of your will. If you don't have a will, state laws will decide how the life insurance proceeds are distributed.

The disadvantage of naming an estate as the beneficiary is that the life insurance proceeds may increase the amount of estate taxes payable and may be subject to probate costs and creditor claims. The estate will also need to be established prior to any claims being paid.

Q: Can I name my employer as the beneficiary?

A: Most states don't allow you to name your employer as the beneficiary of group life insurance proceeds.

Q: Can I name an irrevocable trust as beneficiary?

A: When an irrevocable trust is the named beneficiary, proceeds are paid into the trust rather than your estate. If all applicable estate tax rules are met, this can result in significant estate tax savings for larger estates because the proceeds aren't included in the taxable estate. Plus, when you establish the trust, you determine how proceeds should be used.

The disadvantage is that you surrender control over the trust and the policy, including the right to change the beneficiary. Since the trust is irrevocable, it cannot be altered once established.

Q: Are group term life insurance proceeds taxable?

A: Group term life insurance proceeds are generally not taxable to the recipient (your beneficiary), regardless of the amount. The interest on the amount payable to your beneficiary is the only taxable portion.



For additional information or to speak with a representative, call 800-423-2765, or visit LincolnFinancial.com.

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