

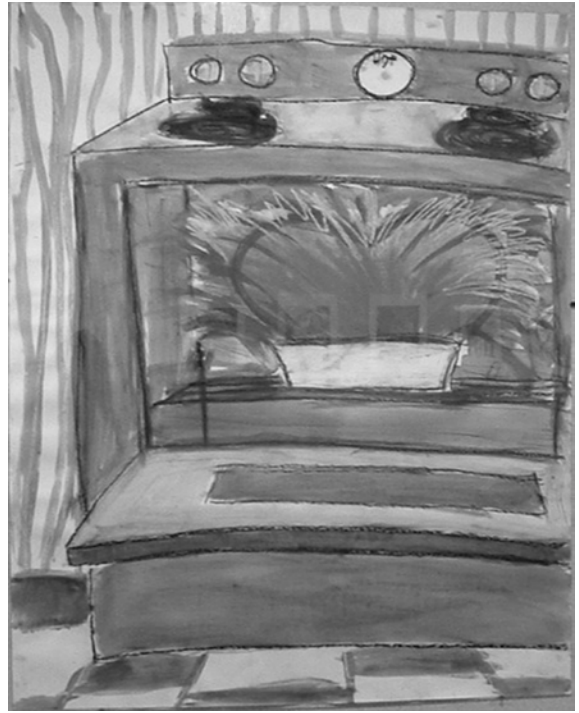
God's Healing Hands Ministry



C Greene Rosen, *No Plans*

Resources during times of Loss Death

Let us help you during this time of great loss. Your mind may not be thinking right, you may be in shock and you have so many responsibilities. God will guide you. Have faith and with faith comes Hope. Use these resources to help with the many decisions and responsibilities that you have. However, remember God is your ultimate counselor. God Bless



C Greene Rosen, *Her Heart is in the Oven*

Experiencing Loss from Death

Many decisions can be overwhelming

Even as you struggle with feelings of loss after the death of a loved one, legal and financial questions begin to arise. However, professionals say it's wise to postpone any big financial decisions. You may feel like you are in an oven and everything is heating up. The following resources are provided to assist with the hard decisions that you may have to make. Remember, God provides hope and peace. Let Him guide you in all you do.



Experience Loss from Death Resources - Financial Matters

Often, one of the first issues that must be addressed after the death of a loved one is who will take the lead on financial matters.

Typically, the person that is named in the will or the executor of the estate will take the lead on financial matters.

That person's responsibility includes:

- Arranging the funeral.
- Ordering death certificates and sending them to banks, financial institutions, credit bureaus, life insurance companies, etc.
- Filing the will and initiating probate.
- Paying any outstanding debts of the estate; distributing remaining assets to heirs and completing tax returns.
- Filing for life insurance. Life insurance is not subject to probate and could be available in a few weeks.
- Filing for employment benefits, providing the deceased was employed. Calling and following up with the employment benefits manager in regard to life insurance policies, pensions, and 401Ks.

See enclosed draft letters that can be used to facilitate closing accounts and ensuring funds are accessible.

Letters to:

Credit Bureau

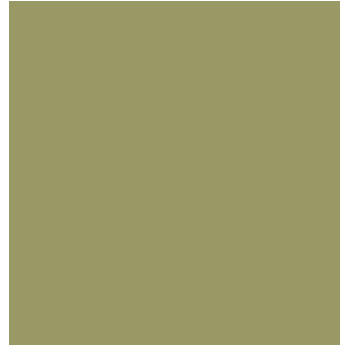
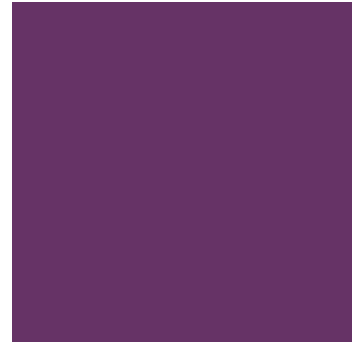
Financial Institution

Life Insurance Company

Employer

Mortgage

Utility



Experiencing Loss

Funeral Arrangement Planning Guide

Notify Immediately:

- Funeral director
- Doctor
- Cemetery
- Relatives
- Friends
- Employer
- Insurance agents (life and health)
- Newspaper (obituary)

Arrange Immediately:

- Funeral director
- Review last wishes and will, determine burial type (cremation or casket)
- Select cemetery
- Location of service
- Select clergy
- Meet with funeral director
- Order death certificates
- Select music and pictures to be displayed
- **Note:** allow friends to help as much as possible.

Financial Matters

Important Documents to Acquire:

- Will, last wishes and organ donor information
- Life insurance policies
- Bank accounts and investments
- Veterans benefits
- Social Security benefits
- Historical information (for obituary)
- Vital information
- Tax returns
- Bank books/check books
- Deeds to Real Estate
- Military discharge certificate
- Birth and marriage certificate
- Social Security card
- Other insurance policies
- Auto title
- Key to safety deposit box

Investments:

- Acquire statement of all investments
- Determine what investments need to be transferred or redeemed
- Meet with financial advisor to look over portfolio and make recommendations based upon liabilities and tax basis
- Cancel all direct investments.
- Determine beneficiary on stocks, 401ks, IRAs, SEPs and Annuities.
- Determine time period to transfer retirement accounts
- Primary home and secondary homes need to be considered in the portfolio restructuring (sell homes or retain the home. Review tax implications and time periods for sale of home and capital gain impacts)

Bank Meeting:

- Determine what the bank will require to release your loved one's account and investments information
- Acquire latest statements of all accounts (past three months)
- Determine if loved one had bill pay established with the Bank for insight into Bills that will need to be paid
- Request list of outstanding liabilities mortgages, and loans
- Restructure joint accounts
- Open Interest bearing checking account in name of estate
- Cancel all ATM and credit cards
- Inventory safe deposit box
- Close loved one's sole accounts
- Cancel all automatic payments from charge cards and bank accounts
- Make provisions to pay debts out of estate bank account

Accounting:

- Acquire loved one's last two years of tax returns and review for opportunity to reduce taxes
- Determine what tax returns will be required to be filed (personal, estate, any outstanding returns, corporate returns)
- Calculate taxes owed by the estate
- Determine who will file return

Grief Groups and Help

GHHnow.org

Griefshare.org

SadieRoseFoundation.org

Local Hospice

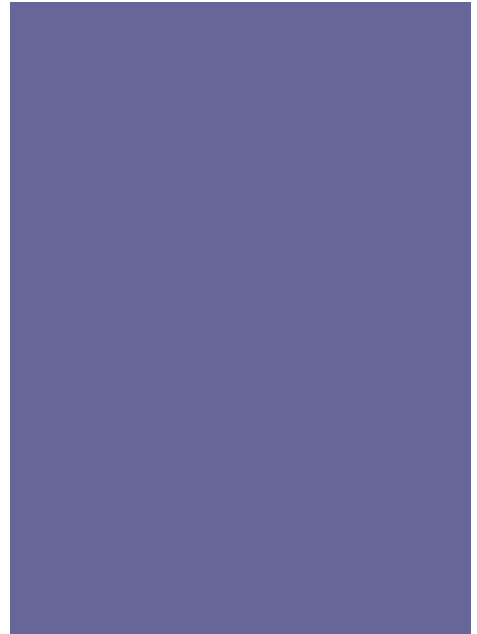
Taps.org



© Greene Rosen, *Mother and Child*

Grief Resources

Important Phone Numbers and Webpages



Social Security Administration:

800-772-1213

www.ssa.gov/pubs/deathbenefits.htm

US Office of Personnel Management

(If deceased is employed by Civil Service)

888-767-6738

www.cem.va.gov

Veterans Administration (VA) Claim Number:

800-272-6272

Consumer Reporting Agencies

Equifax: 800-685-1111

Experian: 888-397-3742

TransUnion: 888-909-8872

Internal Revenue Service

(800) 829-1040

www.IRS.gov



Experiencing Loss

If it is too overwhelming, here are the basics.

Summary Check List (Have you missed anything?)

Early Items to consider

- Purchase Death Certificates
- Gather Personal Information
- Locate Will

Phone Calls to Make

- Contact Insurance Companies
- Contact Creditors
- Contact Banks/Investment Companies
- Employer
- Contact Government Agencies (IRS, SSA, VA, OPM)

Date

Experian
P.O. Box 9701
Allen, TX 75013

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Deceased>

Please be advised that <Deceased> died on _____. I request that a notice indicating "DECEASED. Do not issue credit." be placed on <Deceased> credit file.

<Deceased> full name was: <Deceased>
Date of birth: _____
Social Security Number: _____

I have enclosed the following support documentation to process this request:

- a. A photocopy of the Will to substantiate my role
- b. A copy of the Death Certificate
- c. Copies of 2 pieces of my identification showing name, address, date of birth and signature
- d. Copies of 2 pieces of <Deceased> identification showing name, address, date of b

I also request that a copy of <Deceased> credit report be forwarded to my attention below

Thank you for your assistance. If you have any questions or concerns, do not hesitate to me.

Sincerely,

Your address
<Executor's Daytime Phone Number>

Encl.

<Current Date>

Equifax
P.O. Box 105069
Atlanta, GA 30348

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Deceased's Name>

Please be advised that <Deceased's Name> died on <Deceased's Date of Death>. I request that a notice indicating "DECEASED. Do not issue credit." be placed on <Deceased's Name>'s credit file.

<Deceased's Name>'s full name was: <Deceased's Full Name>
Date of birth: <Deceased's Date of Birth>
Social Security Number: <Social Security Number>

I have enclosed the following support documentation to process this request:

A photocopy of the Will to substantiate my role

A copy of the Death Certificate

Copies of 2 pieces of my identification showing name, address, date of birth and sign

Copies of 2 pieces of <Deceased's Name>'s identification showing name, address, date of birth

In closing, I would also like to request that a copy of <Deceased's Name>'s credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

<Executor's Name>
<Executor's Address>
<Executor's City>, <Executor's State>
<Executor's Zip Code>
<Executor's Daytime Phone Number>

Encl.

Date

Trans Union
P.O. Box 6790
Fullerton, CA 92834

Attention: Client Services
CONFIDENTIAL

To Whom It May Concern,

Re: Credit Report – <Deceased>

Please be advised that <Deceased> died on Date of Death. I request that a notice indicating "DECEASED. Do not issue credit." be placed on <Deceased> credit file.

<Deceased> full name was: <Deceased>
Date of birth: _____
Social Security Number: _____

I have enclosed the following support documentation to process this request:

- A photocopy of the Will to substantiate my role
- A copy of the Death Certificate
- Copies of 2 pieces of my identification showing name, address, date of birth and sign
- Copies of 2 pieces of <Deceased> identification showing name, address, date of birth

In closing, I would also like to request that a copy of <Deceased> credit report be forwarded to my attention below.

Thank you for your assistance. If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address
<Executor's Daytime Phone Number>

Encl.

Date

<Bank/Credit Union Company>

<Address>

<City>, <State>

<Zip Code>

Attention: Branch Manager

CONFIDENTIAL

To Whom It May Concern,

Re: Estate of _____ – Account <number>

Enclosed is a copy of _____ Death Certificate. I request that your branch provide the following information to assist with estate settlement:

Confirm all account numbers and the account values as of the date of death.

Indicate the names of any persons jointly associated with the account(s).

Provide full details for all term deposits, GICs, IRAs etc.

Provide full details of any liabilities _____ has owing at your branch.

Confirm whether or not _____ had a safe deposit box at your branch.

Advise any other details that I should be aware of.

Thank you in advance for the service your branch has provided to date and for your time attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

<Executor's Daytime Phone Number>

Encl.

<Financial/Investment Institution>
<Address>
<City>, <State>
<Zip Code>

Attention: <Investment Advisor>
CONFIDENTIAL

To Whom It May Concern,

Re: Estate of _____ – Account <number>

Enclosed is a copy of _____ Death Certificate. I request that your office provide the following information to assist with estate settlement:

Confirm all account numbers, account types and account values as of the date of death.

Indicate the names of any persons jointly associated with the account(s).

Indicate the names of any named beneficiaries associated with the account(s).

Advise any other details of which I should be aware.

Thank you in advance for the service your office has provided to date and for your time and attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address
<Executor's Daytime Phone Number>

Encl.

Date

<Finance/Loan/Mortgage Company>

<Address>

<City>, <State>

<Zip Code>

Attention: Branch Manager

CONFIDENTIAL

To Whom It May Concern,

Re: Estate of _____ – Loan <number>

Enclosed is a copy of _____ Death Certificate, which I ask that you return.
I request that your branch assist with the estate settlement by:

- Providing a copy of the loan agreement(s)
- Advising on all terms and status of the loan(s)
- Confirming all loan balances as of the date of death
- Advising if any portion of the loan is covered by insurance, and any arrangements that are now necessary as a result
- Changing the name on the loan to the Estate of _____
- Indicating the names of any persons jointly associated with the account(s)
- Advising on the conditions of repayment for this debt
- Advising if the estate is entitled to any death benefit or refund
- Advising any other details that I should be aware of

Thank you in advance for the service your branch has provided to date and for your time attention to this matter.

If you have any questions or concerns, do not hesitate to contact me.

Sincerely,

Your Address

<Executor's Daytime Phone Number>

Encl.

Experiencing Loss with God's Grace



GHHnow.org

Box 309
McGaheysville, Va 22840

GHHnow@gmail.com