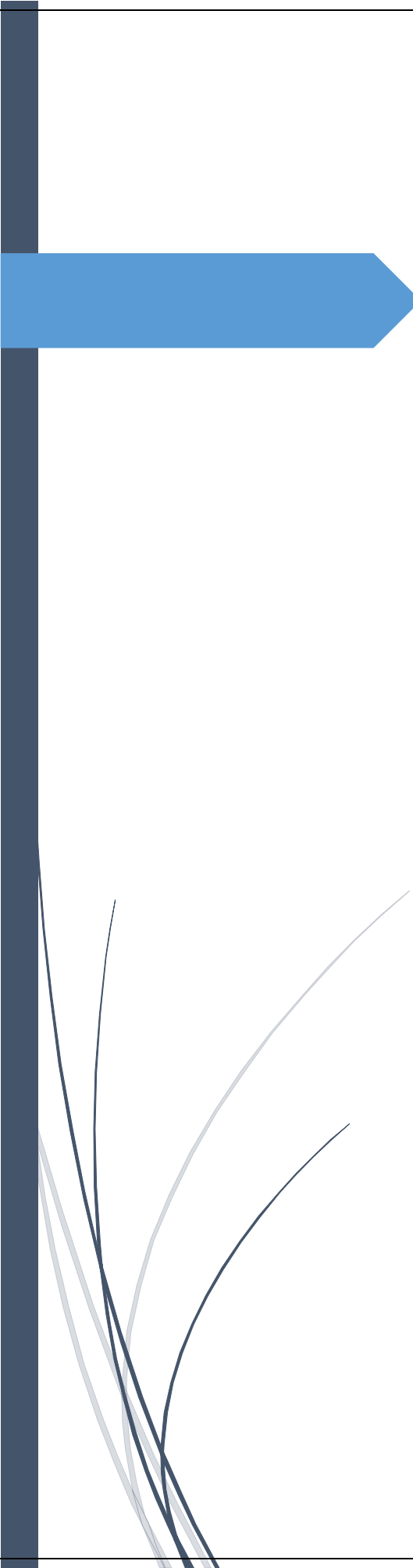




Browning Funeral Home

Tips for Getting Organized
After a Loved One Has Passed



738 Diamond Avenue, Evansville, IN 47711

A Few Helpful Suggestions

- ✓ You may wish to consider delegating some of the necessary tasks to other family members who can assist you in doing a thorough job.
- ✓ *Do not take immediate action, make any quick decisions or make commitments on any matters that can wait.* You may not be in the right frame of mind to make important, permanent decisions after the passing of a loved one.
- ✓ If the services of an attorney, banker, or realtor, etc., are needed, their fees will generally be more than justified. Their assistance may eliminate future problems and possible costly mistakes.
- ✓ If someone asks you to sign anything that is unfamiliar, ask for a copy of the document to review. *When in doubt, discuss with a qualified advisor, i.e. an attorney or other professional in a specialized field.*
- ✓ *Be careful doing business with people you do not know.* It is best to conduct business with well-known, reputable, established firms.
- ✓ Use your time wisely. Consider utilizing the telephone, mail, or internet as much as you can unless you feel the need to visit places in person. *Please be cautious of phone and internet scams during this time.*
- ✓ If you get tired of making decisions, *slow down and rest until your energy returns.* Consider enlisting someone you trust who can help with these tasks.
- ✓ Consider meeting with an attorney to determine if a new will should be drafted to distribute assets according to your wishes.
- ✓ It may be wise while the funeral arrangement process is fresh in your mind, to jot down some of your own desires regarding your service. It would be our privilege to assist you with this process when the time feels right.
- This checklist is not to be used in lieu of legal advice and is not meant to be legal advice. As always, the advice of your attorney is of paramount importance.

Important Documents

- ✓ *Death Certificate*
- ✓ *Social Security Card or Number*
- ✓ *Marriage Certificate*
- ✓ *Birth Certificate*
- ✓ *Birth Certificate of each child (If appropriate)*
- ✓ *Divorce Decree*
- ✓ *Life Insurance Policies*
- ✓ *Health Insurance Companies and Numbers (If appropriate)*
- ✓ *Deed and Title to Properties*
- ✓ *Stock Certificates*
- ✓ *Bank Book(s) with Account Number(s)*
- ✓ *Honorable Discharge Papers for a Veteran and/or VA Claim Number*
- ✓ *Recent Income Tax Form(s) and W-2 Form(s)*
- ✓ *Automobile Title(s) and Registration Papers*
- ✓ *Loan and Installment Payment Books and/or Contracts*

Practical Concerns After The Funeral

This checklist is meant to be used as a quick reference to maintain proficiency for your important matters following the death of your loved one.

DEATH CERTIFICATES

Certified copies of the death certificate will be needed for many of the tasks listed below. Copies of the death certificate are purchased through the county in which the death occurred. As soon as we have all information and signatures, we will obtain as many copies of the death certificate as you ordered. We can also purchase additional certificates, if needed. For matters that may require a death certificate, always ask if a simple copy will be sufficient. *Certified copies are expensive.*

Each business or agency has its own procedures for handling account changes. Find out which firms require a death certificate in order to make the necessary changes. If possible, try to communicate with just one person at each business or agency. Find out if documentation is required to be presented in person or if the request can be made via internet, email, phone or fax. Determine what information will be required so that you can be better prepared.

✓ DONE	DATE	ITEM
_____	_____	Receive Death Certificate from Browning Funeral Home.

GENERAL CONSIDERATIONS

✓ DONE	DATE	ITEM
_____	_____	Send "Thank You" cards for flowers, memorial contributions, food, gifts, remembrances, etc.
_____	_____	Return dishes or containers from food gifts, if applicable.
_____	_____	Other: _____

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Practical Concerns after the Funeral (Continued)

SOCIAL SECURITY

The Social Security Administration (SSA) needs to talk to a close relative after the funeral. Browning Funeral Home automatically notifies the SSA that your loved one has passed through a faxed federal form. However, SSA will still need to speak with the family. If the monthly Social Security payment was directly deposited into a bank account, SSA may reverse a benefit payment that was paid. SSA always pays for the month just ended. Please check with your local SSA to determine if you or another surviving loved one may qualify for a one-time benefit of \$255.00.

Social Security Administration may be contacted at (800) 772-1213, or www.ssa.gov.

Directions for the local Social Security Office on 2300 N. Green River Rd., Evansville, IN:

1. Head **east** on **Morgan Ave** toward **N Boeke Rd**

2. Turn **left** at **N Green River Rd (Showplace Cinemas will be to your left)**
2300 N Green River Rd. (**location of new social security office will on your left**)

✓	DONE	DATE	ITEM
_____		_____	<u>Contact Social Security:</u> If the deceased was receiving benefits, these will be stopped. If you should receive a social security check after your loved one's death, do not cash this check. Overpayments will result in a challenging process of repayment.
_____		_____	If you are a surviving spouse, or have dependent children living at home, ask about your eligibility for increased personal benefits.

PLEASE NOTE: Questions regarding correcting tax identification numbers on financial accounts and/or estates that are in the name of the deceased and held by utilizing his/her Social Security Number should be discussed with an attorney.

Practical Concerns After the Funeral (Continued)

VETERAN BENEFITS

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Browning Funeral Home will automatically file the DD214 (Honorable Discharge Document) for all Standard Veteran's Benefits with the county Veterans Administration (VA). Federal VA Death Benefits are only paid to veterans who died during active duty, who received a VA pension, who died in a VA hospital, or who received "service connected" disability compensation. For more information related to "Service Connected" death benefits, please contact the local VA.

The local Evansville Veterans Administration telephone number is (812) 435-5239 or visit their website at www.va.gov **Appointments can be set up for after-hour visits if necessary.**

Directions for the Veterans Administration office are:

1. From the **Lloyd Expressway**
2. Take the **Martin Luther King Blvd/1st Ave** exit
3. Turn south onto **Martin Luther King Jr Blvd**
4. Turn **right** at the 2nd cross street onto **Court St (YMCA will be at your left)**
5. Turn **left** at **NW 4th St (Parking lot will be on your RIGHT)**

Veterans Services
Old Court House
201 NW 4th, Room 303
Evansville, IN

✓	DONE	DATE	ITEM
	_____	_____	<u>Federal VA Marker:</u> Your funeral director will make the necessary arrangements if you desire a marker. It is offered at no charge to the family.
	_____	_____	<u>Installation of Marker:</u> The cemetery will charge to install the marker. Take the receipt for installation to the County VA office and they will reimburse you for a portion of the charge.

Practical Concerns After the Funeral (Continued)

VETERAN BENEFITS (Cont.)

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✓	DONE	DATE	ITEM
	_____	_____	Contact local VA office if eligible for Federal VA Death Benefit.

You may also call the Department of Veterans Affairs at (800) 827-1000 or go to www.va.gov for more information.

FINANCIAL CONSIDERATIONS

A death certificate is usually needed to close an account or transfer names on an account. Take a death certificate to your bank or financial institution. They typically will make a copy of the death certificate for each department that will need this information.

✓	DONE	DATE	ITEM
	_____	_____	If there is a mortgage, make sure the payments continue to be paid.
	_____	_____	Contact creditors for all mortgages, personal notes, etc. in which the name of the deceased is involved.
	_____	_____	Call all appropriate banking firms of your loved one to inquire the methods and information required to cancel accounts due to death.
	_____	_____	Cancel all direct deposit retirement benefit payments that are in the name of the deceased. Notify anyone who is making direct deposits for the benefit of the deceased or who is automatically withdrawing payments from any bank accounts.
	_____	_____	Change title of any safe deposit box in which the name of the deceased is involved.

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Practical Concerns after the Funeral (Continued)

FINANCIAL CONSIDERATIONS (Cont.)

✓	DONE	DATE	ITEM
	_____	_____	If the deceased's estate is in trust, check with the trust department of the bank.
	_____	_____	It is beneficial to obtain a credit report in the name of the deceased to verify all accounts in their name are addressed. You are able to get a free annual credit report from Experian, Equifax, or TransUnion. You may access this information over the internet at:

www.annualcreditreport.com

HEALTH & LIFE INSURANCES

Initially, life insurance companies usually need to speak to you in order to send claim forms to the beneficiary. Each insurance company will need a death certificate. Again, ask if a simply copy will do *or if a certified copy is required.*

✓	DONE	DATE	ITEM
	_____	_____	If appropriate, contact the health insurance company of the deceased or their employer regarding the ending coverage. <i>Does coverage continue for dependents?</i>
	_____	_____	If the deceased was employed, contact the employer for information on death benefits, pension plans, etc., so assistance can be claimed or pension(s) transferred. If appropriate, request a written verification of death benefits payable and how paid, accrued vacation pay, final wages still owed, retirement plan benefits, deferred compensation, medical reimbursements, or employer-provided life insurance. You may need to provide the employer's benefits department with a certified death certificate and any other documentation.

Practical Concerns after the Funeral (Continued)

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HEALTH & LIFE INSURANCES (Cont.)

✓	DONE	DATE	ITEM
	_____	_____	Contact insurance companies about all life insurance and/or accidental death insurance policies. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form. When claim forms for life insurance are received, you may wish to contact your funeral director at Browning's for assistance.
	_____	_____	Change the beneficiary designation for any life insurance.
	_____	_____	File claim for retirement benefits.
	_____	_____	Consult with an attorney and/or property casualty insurance agent when considering changing ownership of the homeowner's insurance.
	_____	_____	Contact the insurance company regarding the automobile insurance, if the deceased owned a vehicle.

GOVERNMENT AGENCIES

✓	DONE	DATE	ITEM
	_____	_____	<u>Bureau of Motor Vehicles</u> : Cancel driver's license.
	_____	_____	If you jointly own a car with the deceased, transfer the automobile's title into your name. If a car is licensed in the name of the deceased, you need to change the title. If you are going to sell or transfer a vehicle, you will need a death certificate.
	_____	_____	<u>U.S. Postal Service</u> : Notify them to have the deceased's mail rerouted to the appropriate address.

Practical Concerns after the Funeral (Continued)

STOCKS & BONDS

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✓	DONE	DATE	ITEM
	_____	_____	Change ownership of joint or solely owned stocks. Your bank or stockbroker will have these forms.
	_____	_____	Cancel any open orders arranged by the deceased.
	_____	_____	Consult with an attorney or other licensed professional in a specialized field regarding the transfer of any IRA, annuity, or retirement account. The beneficiary may have several options depending on their relationship to the deceased. Certain transfers may result in a “taxable event”, which they should ask about before making a transfer.

FEDERAL, STATE, & INCOME TAXES

✓	DONE	DATE	ITEM
	_____	_____	Seek advice of an accountant or tax advisor on filing the deceased’s tax return for year of death. Keep monthly bank statements on all individual and joint accounts that show the account balance on day of death. You will need this information for the fiduciary tax returns which report income to the estate after date of death.
	_____	_____	Very few estates have to pay federal estate taxes (Form 706). If a federal estate tax return must be filed, taxes are due within nine (9) months of the date of death. If appropriate, you may need to file both federal and state income tax returns on the deceased’s income for the year of death through the date of death.

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Practical Concerns after the Funeral (Continued)

ESTATE CONSIDERATIONS

✓	DONE	DATE	ITEM
	_____	_____	Speak to appropriate attorney or legal counsel regarding the <u>Administrator of the Estate</u> (person appointed by the court to administer the estate of a person who died with a will) <i>or</i> the <u>Executor of the Estate</u> (person appointed by the court to execute the will).
	_____	_____	<i>Consider consulting with your attorney regarding any real estate matters.</i> There are several ways a person may hold title to real estate and, depending on how it is titled, an Affidavit for Transfer of Real Estate on the Tax Duplicate or a Deed may be required.
	_____	_____	Change the account name for certificates of deposit and other accounts in which the name of the deceased is involved.
	_____	_____	Apply for life insurance credit, if applicable, on loans, mortgages, or any credit cards.
	_____	_____	Contact any appropriate trade or credit unions, fraternal organizations, or agencies that might have pensions.

CREDIT CARDS

✓	DONE	DATE	ITEM
	_____	_____	Cancel all individually held cards in the name of the deceased. A copy of the death certificate will be needed.
	_____	_____	Change all jointly held credit card accounts to your name only, if you as the survivor want to retain the use of the card.

Practical Concerns after the Funeral (Continued)

HOME MAINTENANCE

✓	DONE	DATE	ITEM
_____	_____	_____	<u>Electric Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Gas Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Water/Sewer Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Garbage/Trash Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Phone/Cell Phone Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Cable/Internet Provider</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Pest Control Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Home Security Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Lawn Care Company</u> : Notify of name change or to discontinue service, if necessary.
_____	_____	_____	<u>Heating/Air System</u> : If the deceased had a maintenance agreement to have the system checked annually or semi-annually, notify of name change or to discontinue service, if necessary. (Most service companies have their sticker on the front of the furnace.)

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Practical Concerns after the Funeral (Continued)

PROFESSIONAL SERVICES

✓	DONE	DATE	ITEM
_____	_____	_____	<u>Secure Usernames and Passwords</u> : For family account access to; electronic banking, credit card accounts, on-line bill pay, email and social media accounts.
_____	_____	_____	<u>Doctor and Dentist</u> : Notify of death.
_____	_____	_____	<u>Veterinarian</u> : If the deceased had pets, provisions need to be made for care of the animals.
_____	_____	_____	<u>Pharmacy</u> : Notify of death.
_____	_____	_____	<u>Dry Cleaners</u> : Notify of death, collect any pending orders.
_____	_____	_____	<u>Home Help/Meals on Wheels</u> : Notify of death.
_____	_____	_____	<u>Newspaper</u> : Notify of death.
_____	_____	_____	<u>Gym Membership</u> : Notify of death.
_____	_____	_____	<u>Storage Building</u> : Provisions may need to be made for any items stored in a rented storage building before the rental agreement is cancelled.
_____	_____	_____	<u>Eyeglasses For The Needy</u> : The Lions Club collects used eyeglasses and hearing aids for use by those who cannot afford to purchase new ones. Browning Funeral Home accepts these donations on behalf of The Lions Club.
_____	_____	_____	<u>Removing names from marketing lists</u> : The Direct Marketing Association created a Deceased Do Not Contact List (DDNC) which all DMA members are required to honor. When you register a name with DDNC it is placed on a Do Not Contact file. All Direct Marketing Association members are required to remove these individuals from their mailing lists.

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Practical Concerns after the Funeral (Continued)

ADDITIONAL ITEMS TO BE ADDRESSED

✓	DONE	DATE	ITEM
_____	_____	_____	<u>Advance Planning</u> : Pre-arrangement of your funeral allows you to make all the decisions about your final arrangements in advance. This saves your loved ones from having to make difficult decisions at a very stressful time. It also allows you to save money by locking in the prices of the services and merchandise. Please contact Browning Funeral Home, for more details.
_____	_____	_____	<u>Living Wills</u> : Allows you to decide whether or not to remain on life support should you become incapacitated.
_____	_____	_____	<u>Organ Donation</u> : Should you wish to have your vital organs used to help others, organ donation is the most precious gift humanly possible. Ask your funeral director for more information.
_____	_____	_____	<u>Wills and Estates</u> : A Will is a legal document stating the distribution of your assets. By making a Will, the distribution of your estate will be much easier for your family no matter what your age or financial status. If no Will is present at death, the assets of the deceased are governed by the laws of Indiana. You should consult with an attorney to properly execute your Will, or update your Will after the loss of a loved one.

PLEASE NOTE: Please consult with your attorney and/or professional tax advisor to determine what, if any, course of action should be taken. Again, our suggestions are not to be accepted or taken in place of licensed, professional/ legal advice.

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