Beneficiary checklist

At this time, you are faced with many difficult decisions and may need guidance in understanding what to do next. This checklist has been designed to serve as a starting point and ongoing reference guide to make the time ahead a little easier. Please note, this checklist is not intended to be an exhaustive list. There may be additional steps depending on your individual circumstances.

Immediately following the death of a loved one

- ☐ Notify family members, friends and business associates.
- ☐ Contact funeral director to begin arrangements.
- ☐ Contact preferred clergy or other individuals to conduct services, if desired.
- ☐ Obtain multiple certified copies of the death certificate from the county or municipality where the death occurred, or from the funeral director.
- ☐ Transfer ownership of bank accounts and/or utility bills and other household statements.

Next steps

- ☐ Contact the deceased's attorney and personal representative (executor) to begin estate settlement process.
- ☐ Locate originals of all relevant documents including will, trust(s), insurance policies, etc. To open a safe deposit box, some states require the presence of a state official. Check with your attorney about requirements in your state.
- ☐ If the deceased had any trusts, contact the named trustee or trust company.
- ☐ Contact your life insurance or financial professional and begin filing claims.
- ☐ Contact the deceased's employer to begin filing claims for group life insurance benefits, retirement plan survivor benefits, pension funds, unpaid salary and/or commissions, etc.
- ☐ Contact the local Social Security office to file for survivor benefits. Provide proof of relationship with your marriage license or birth certificate.

Beneficiary support available through Empathy

Empathy provides holistic support and on-demand guidance when anticipating or after experiencing a loss. This additional layer of care can help you and your loved ones focus on the things that matter most.

Learn more

Scan the QR code or visit **join.empathy.com/securian-beneficiary-checklist** to learn more.

- ☐ If the deceased was a veteran, contact the local Department of Veterans Affairs (DVA) office or county Veterans Services Officer.
- ☐ If the deceased was in the civil service, contact the U.S. Office of Personnel Management for possible survivor benefits.
- ☐ Notify various organizations where the deceased was a member.
- ☐ Notify, shut down or update any social media accounts used by the deceased.
- ☐ Have an attorney identify outstanding debts, file will with probate court and notify creditors.
- ☐ Have an attorney and personal representative re-title the deceased's realty and other assets as appropriate.
- ☐ With the assistance of a tax attorney or CPA, determine whether federal and state income and estate taxes are due. Pay taxes by relevant deadline(s).
- ☐ Consult with the attorney as needed for information on the status of the estate settlement process.

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