To My Survivor, With Love

The details and guidance which you will need after I die.



This document is a “just in time” guide to help you more smoothly navigate the days **after**

a family member dies. Tailor it to your actual information.

**This is not a will nor is it a legal statement.** It is merely guidance to assemble your personal and vital information which during grief will be appreciated. Your leadership at this time matters.

REPLACE THE fictional statements in yellow highlights and personalize THESE with your facts. These fictional examples intend to remind you of parts of your life. Remove the parts that don’t apply.

Buy a **soft side binder**, 12 plastic sleeves to slide documents into and get 12 binder tabs. The binder will fit in the safe deposit box because it is flexible and can roll up.

Also, find your safe deposit **key**.

Once you have the key go back to the bank with THE person in your family who will also be made officially co-owner of your safe deposit box. They need to have an authorized set of keys to it, as well.

Otherwise - the box may be closed to the family for months until a planned or unexpected probate court event. Doing so gives you immediate access to this extremely sensitive information.

Our husband/father wrote something like this stylized guide for us. Words do not fully ex- press how much we knew we were cared for when we read this and used our version.

Do not procrastinate. None of us know the day we die.

**Step one:** Make sure you have a will, consider a trust and sign a patient advocacy document.

**Step two:** Just customize the guidance book (pages 4 – 18), print and place in your safe deposit box.

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# S T EP ON E

***Before Death Comes***

1. **Check to see that you have a will.** It can be a simple one, but without it, the decision about your wishes and what happens to all your assets may be made by people you have never met. It does not take much time to have it written up. It costs less than a few hundred dollars to make it official. It need not be itemized, emotional or complicated. To avoid ambiguity, have your will be specific enough to state your *intentions*. Remove as much ambiguity as possible by indicating your logic. Then, put this will in your binder. Your lawyer will have a copy of this, too. Every six years, check that your will is both up to date in your mind and in alignment with the law.
2. **Check to see that someone has the Powers of Attorney on your behalf after death.** It is a written authorization for someone you trust very much to represent or act on your behalf in private affairs, business, or some other legal matter. It will require their signature with a notary. Do not have two or more people in this important role.
3. **Check to see that you have a legal patient advocacy statement.** It is often known as a durable power of attorney for healthcare. To be blunt, this may mean sparing your loved one’s tremendous guilt, stress, and confusion in their attempt to guess or remember what you want doctors to do when you cannot speak for yourself. Fill in a simple form and notarize it. Put the original of this in a home file and a copy in the safe deposit box. Make sure all in the family have discussed your wishes about your health care ahead of time. This takes the pressure off of your one proxy individual. Indicate in writing, and to your proxy, if you wish to donate your organs. Do not have two people in this one important role.

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1. **As I am a Catholic, check that family or friends know that, if possible, you want at your point of death a priest to administer the Sacrament of the Anointing of the Sick. [Some refer to it as Last Rites”.]** Even if going in for a serious surgery, arrange this. This applies, as well, to when, if possible, preparing to pass this world to the next. Please feel comfortable (it is not unusual) to call or have someone call a priest and have him to the house, hospital, or the nursing home for this anointing. In addition to this Anointing of the Sick sacrament, both Confession and Holy Communion sacraments should be provided, if I am able.

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***The rest of this document needs***

***to be replaced with your information.***

***REPLACE THE HIGHLIGHTED PARTS***

***[It is written to speak to your one selected family member]***

***Put additional documents in plastic sleeves with your edited information in a soft side binder.***

***With the ONE selected family member, roll up this soft sided binder in your safe deposit box and share a key.***

***Do NOT distribute to your family at large. This is very private information for your lawyer, and ONE select family member.***

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**S T EP T WO**

***When Death Comes***

THE DETAILS AND GUIDANCE WHICH YOU NEED AFTER I DIE



| AUGUST 2020 |

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## The Day/Night of Death

**If Death** Occurs at a **HOSPITAL, HOSPICE OR NURSING HOME:**

**They** at the hospital, hospice or nursing home will pronounce death.

**They** will call the medical examiner to OK the circumstances of death.

**They** will clear the body of watches, eyeglasses, rings, jewelry, and other personal artifacts and register those in a large envelope. SIGN FOR THIS ASAP and get that envelope or you may not see it again.

**They** will prepare the body for removal to funeral home (or crematorium).

**You** ask for form to fill in your part which creates the important Death Certificate. Or …

If Death Occurs at **HOME**: If hospice personnel are present, they will know what to do.

If home alone with spouse or friend, immediately call **911** which will dispatch EMS and the police. Day or night.

EMS will pronounce death and will call the Medical Examiner (M.E.) At all the points along the way the Medical Examiner is the official sign off authority for the Death Certificate. Funeral homes can work with him, but they don’t get to make a death certificate.

If police and EMS find no suspicious circumstances at the home, the M.E. will OK the removal of the body and begin the preparation of the all-important Death Certificate.

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The spouse or friend must indicate which funeral home will be used. [We will use PEARSON FUNERAL HOME]

I called and now recommend them because they pick up the body, bury or cremate and place remains in a box, Also they help with:

* + death certificate,
  + obituary placement,
  + funeral details and ushers and funeral program,
  + working with the church,
  + providing the hearse,
  + placing ashes/casket into ground,
  + assisting with small veteran benefits such as modest military burial, headstone or flat plaque and a flag.

Expect the business of the funeral to be about $3,500. THIS PRICE does not reflect a casket, urn, plot or headstone. Clearly confirm the price for the above features only. No credit card will be asked for at my death. Just speak of the price and need for immediate attention on the phone.

I have registered us ahead of death with name, address, phone, and we are on their file. No money is required to do this. This will help you IF you choose to use them.

Pearson Funeral Home’s phone is 444-129-5973 day/night call to remove the body.

**Or consider…**

To just cremate and have minimal funeral care:

Michigan Cremation and Funeral Care 3627 Linden Ave SE

Grand Rapids, MI 49548

DAY or NIGHT ph.: 1-877-273-6281

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Clearly confirm the price. About $1700 for the cremation. No credit card will be asked for.

I have also registered us ahead of death with both with our name, address, phone, and we are on their file, if you choose them instead. This will save you time and give you reassurance. You are not obliged to work with either.

**More money will be involved based on the price of a casket.** In my case, I will be cremated and want a simple wooden box for my ashes.

**NOTE: As a Catholic,** I have discussed with our priest my wishes. I will be cremated. It is permitted to have a funeral mass as long as it has been discussed and that my cremated remains are present. The urn needs to be a reverential container. My cremation remains are not to be distributed in the air or over water, but to be buried in the cemetery. I am having a funeral mass with my remains. [See later arrangements below.]

#### IF Death is OUT OF TOWN:

The EMS, at no charge, will remove the body and take it to the hospital morgue. The hospital will not charge for this service.

If a cremation will be out of town call the cremation group to be directed to make the pick-up. For us, we might work with Phoenix Group. I have spoken with Brent Keltner. Their number is 555-991-4578. The hospital will not charge for this preparation and readiness. The Phoenix Group will bill you later. Check how long a drive will be or which airline this will be.

#### Miscellaneous Facts About This IMMEDIATE DAY

The only financial charge would be by EMS IF the surviving **spouse or friend has *mistakenly* diagnosed the partner as dead** and EMS renders emergency arrival of stricken person to the hospital.

If the surviving spouse has no local family in the area or it is too late at night to call friends, EMS can supply reliable people to come at once to spend time with the surviving spouse or friend until morning. Or until the surviving spouse has stabilized.

**GENERAL INFORMATION for this time:**

* I have **hidden money for emergencies** in three locations: $500 in the hall closet back of the door, $100 located in garden shed top of left rafter, $400 is located behind the dryer near the dials.
* Have the EMT or hospital or crematorium, give over my wedding ring, earrings and Lady’s Rolex watch to Victor, my husband. He is instructed to put them in the safe deposit box for later distribution with the lawyer and Robert per my will/trust.

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## The next day:

#### NOTIFY ASAP the following people in our circle about my death:

|  |  |  |
| --- | --- | --- |
| **My husband** | Victor’s cell phone | 415-555-8822 |
| **Daughter** | Tina Yoder: | 415-555-882 |
| **Son** | Peter Brainard | 415-555-8822 |
| **Best Friend** | Cal Ogden: | 415-555-8821 |
| **Good Friend** | Sabrina Richards | 415-555-8822 |
| **My Sister** | Amy Vitale: | 415-555-8821 |
| **My Brother** | Randall Vitale: | 415-555-8821 |
| **Our priest** | Father Rob | 415-555-8822 |
| **Good Friend** | Sabrina Richards | 415-555-8822 |
| **Good Friend** | Martina Undernall | 415-555-8822 |
| **Our neighbor** | Stacy Tyrell | 415-555-8822 |
| **Our neighbor** | Peter Bier | 415-555-8822 |
| **Alcoholics Anon** | Stacy Tyrell | 415-555-8822 |
| **Family Doctor** | Bob McNamara | 415-555-8821 |
| **My boss** | Kendall Nyguen | 415-555-8822 |
| **Our lawyer** | Bob McNamara | 415-555-8821 |
| **Our accountant** | Peter Bier | 415-555-8822 |

**NOTE: All our tax returns are in our bottom file drawer in the den. And Peter, our accountant, has a copy of each. Call him (Peter Bier)soon after my death so that so he can prepare documents for the IRS and help reduce our tax profile. Many of my assets may be taxed otherwise.**

|  |  |  |
| --- | --- | --- |
| **Church administrator** | Stacy Tyrell | 415-555-8822 |

**NOTE: See later part of this document for my funeral wishes. For now, just alert church administration of my death and that you will send them an obituary, picture and date and time of funeral in the following week.**

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* **Buy** many copies of the death certificates from the medical examiner or funeral home which are legal and notarized. Think about 20 copies. It may cost $100 or so but many, many institutions want that “original copy”.

It will take *about* 5 days for the death certificate to arrive, and it will come from the county clerk’s office.

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## The Second and Third Days After My Death

#### (While you Wait for the Death Certificate)

**Binder tab:** Miscellaneous Facts

#### General things to know:

* My **social security number** is 178-23-9001. My **birthday** 4/9/1977. **My official name** is Danielle McMichael Henderson. Two things to note: My **previous married name** was Danielle Cutler. I was a widow for nine years. And my current middle name is often mis-spelled as MacMichael in searches by administrators. Most of your phone calls to businesses in this work will always ask for my name, Social Security, and birth numbers, so keep these dates, numbers, and names nearby.
* Get 20 official **copies of my death certificate** from the funeral home. These will be notarized and will come from the local county office after the medical examiner certifies my death and you fill out the death cert form they give you. Keep them close at hand. Credit card companies, insurance firms, banks and pension offices, to name a few, will require not a copy but one of these “*official copy”* versions to proceed.
* **Little Sandy’s guardianship at my death is explicitly outlined** in my will. A **copy** of the will is located right here in the plastic sleeve and a copy is with Bob McNamara, our family attorney. His phone number is 415-555-1212. FYI: He is married to our cousin Antonia. My notarized will is also located in the safe deposit box. That one is notarized and official.
* My **birth certificate** is in the safe deposit box. It is the original and notarized.

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* Our **family business license** is in the safe deposit box.
* **My first marriage’s license** is in the safe deposit box and a copy is with the family attorney. His number is above. My husband died almost nine years ago.
* **My marriage license with Victor** is in the safe deposit.
* That is also with our **pre-nuptial agreement**.
* A **copy of my driver’s license** is in this plastic sleeve at this tab.
* My **actual passport** is in my safe deposit box.
* **Valuable possessions such as** rings and their appraisals and gold coins are in my safe deposit box. Instructions on distribution are with the executor /lawyer.
* **Our guns and their location and their value:** 1911 Winchester, under Victor’s bed, value: $20,000; Glock 42, hidden behind my dresser, value: $500.
* If Victor has died, I would like our **dog, Queenie**, to live with Sandy. See my will.
* **The spare key to the house** is under the largest red stone behind garage.
* **Instructions about the sale of the house** are in the trust. Just FYI.
* **Passwords and the ID names for my Facebook**, **Instagram, LinkedIn, Netflix** accounts and my banks and investment passwords are in the safe deposit box. Please discuss with the family my social network accounts. And end any automatic pay- ments for each. Most are automatically paid by my Midwestern United Bank check- ing account. Discuss with financial planner the banks and investment accounts.
* **My cell phone password is**: Medusa68 My cell phone # 555-121-2049

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* **My ballot to vote**: Call the local county commissioner Patsy Goodall at 555- 1212 and tell her I have died and that you want my voter registration terminated. Get it in writing. Depending on the timing check to confirm custody of my absentee ballot. Check on these six months later, too. Check for fraud.
* **Bob McNamara is our family attorney**. His phone number is 555-121-4503. His [email is BM@ train.net. My will can be found in the safe deposit box at the bank.](mailto:emailisBM@train.net.Mywillcanbefoundinthesafedepositboxatthebank) Robert, in our family will execute the will with Peter at the time of my death. I have read the will again this year (2020) and can confirm that it is up to date and the law- yer confirms it is in line with current state and federal law circa 2020. I do this to avoid possible six-year cycles of conflict among state policy, federal legislation and my wishes.
* My **trust** [optional] is the legal entity of my interests. It is here in the sleeve behind this tab.
* **Robert, my brother, is my Powers of Attorney authority**. This is official and the notarized statement is in a plastic sleeve the binder. It is a copy. It gives him authority and power to execute my financial wishes. The original is in the safe deposit box at the bank.

**Binder tab:** Funeral, obituary, plot

* My obituary is the plastic sleeve of this tab. Please do not add much more to it. It includes a picture of myself I want used.
* My church is Holy Mother of God at 1816 Lancaster Street.
* **The cemetery plot information** (with its exact GPS location and proof of my payment documents) is in the safe deposit box. FYI : Frank Lindsey is the cemetery superintendent, and he will schedule a time to show you this space.
* **The headstone is not a part of this.** I pre-selected a headstone but it is not paid for. Information about my preference is in the sleeve. You make a selection and don’t make it too large! BTW…the funeral can occur without the headstone in place.

#### More information about my Cemetery Plot

Superintendent is Frank Lindsey, and his number is 443-555-4550. The funeral home director and the cemetery superintendent will communicate.

Plot has been purchased (about $400) which is **one plot for two people.**

Burial plot and my position is #2 [the left side of the plot] Section 44, Block 9, Compass Location, SW

Paid in full on 11/19/2012. See plastic sleeve for receipt.

#### My intentions for the funeral:

* + I want no visitation of body.
  + I want to be cremated.
  + I want no embalming.
  + I want no casket.
  + I want no limos except for a hearse.
  + I want a simple, small wooden box.

|  |  |
| --- | --- |
| I want these readings from the Bible: ……>…….>……> . | |
| I want these songs played at the funeral ……>…….>……> . | |
| I want my son to read the scripture . |  |

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* + I want Fr. Henry McCullough, if possible, to celebrate my Mass.

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#### My obituary:

* + Located in the plastic sleeve.
  + The picture I want you to use is in the sleeve, too.
  + Consider sending this to the local paper and to my close friends by email.
  + Consider sending this to my original hometown paper.
  + Consider sending this to my college alumni contact for publication.

**Binder tab:** Safe Deposit Box

**Note**: If death is imminent or very soon after death, go to the box and remove any or all valuable jewelry, coins, etc. The IRS upon notification of death ***may*** meet with you, the trustee, to inventory the contents of the box for later taxing of valuables and will seal the box until the estate is settled.

Notify the bank I have deceased. **USB** is our bank with Safe Deposit box.

* 9003 Van Drive, Genesee, NY Banker is Henry Vander. 555-853-7619
* The key to this box is hidden under the oriental carpet in the den behind the TV.

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## The Weeks After My Death

**Binder tab:** Life Insurance Death Benefits

MY PERSONAL LIFE INSURANCE

Call Liberty Mutual with Teddy Nester. 555-853-7619. This life insurance policy is in the center file drawer. The policy # 567022222

The death benefit of today is $14,200 The cash value of it today is $12,333

**Binder tab:** Inform Others

End general appointments with these people and end automatic payments:

|  |  |  |
| --- | --- | --- |
| **Gym and trainer** | Matt Robarts | 415-555-8822 |
| **Hair Stylist** | Samantha Fine | 415-555-9913 |
| **Landscaper** | Happy Gordon | 415-555-9913 |
| **Dog Walker** | Tiffany Chardon | 415-555-9913 |

Call to inform the following medical professionals about my death for their records and to cancel upcoming appointments:

|  |  |  |
| --- | --- | --- |
| **Dentist** | Edith Yasmin | 415-555-8821 |
| **Heart Doctor** | Peter Ronald | 415-555-8822 |
| **Family internist** | Marge Phillips | 415-555-882 |
| **Psychologist** | Sabrina Hui | 415-555-8822 |
| **Ophthalmologist** | Tyler Manchester | 415-555-8821 |
| **Ob Gyn** | Nancy Littlejohn | 415-555-8822 |

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**Binder tab:** Bank Accounts

MY BANK ACCOUNTS

#### My bank accounts are with Midwestern United Bank, Chase Bank, and USB bank: Midwestern United Bank

409 Erie Street, Genesee, NY Banker is Rebecca Tyler 555-853-7619 I have two checking accounts here. Both are joint accounts with Victor. I am primary member of both and both are in my trust name. My legal trust name is “Danielle McMichael Henderson Trust Dated March 5, 2001”.

* One account with this name is # 567022222 and the other is 549111123. I have two savings account. Both are separate (not joint with Victor).
* One is account # 567022222 and the other is #549111123. None are in my trust name. Just my current name.
* I have one bank loan here. It is account # 567022222. Just in my name. That loan paid for the wedding.

#### Chase Bank

679 Marks Street, Genesee, NY Banker is Gabby McDonald. 555-853-7619

* I have **one checking account** here # 567022222 None are in my trust name. It is not a joint account with my husband.

#### USB

9003 VanMark Drive, Genesee, NY Banker is Henry Vander. 555-853-7619

* I have **one checking account** here # 567022222 None are in my trust name.
* My **safe deposit box** is here at USB. The key to this box is hidden under the oriental carpet in the den behind the TV.

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For all banks…discover all automatic bill payments and all automatic deposits. Cancel and conclude these actions after consulting with attorney, accountant, and family.

**Binder tab:** Credit cards

MY CREDIT CARDS

* If cards are in both names of myself and spouse, consider keeping them and using them.
* Call financial advisor, lawyer, and accountant regarding when and how to cancel these cards. Do not use these cards and be ready to mail death certificate to each credit card company to close the accounts. My husband Victor does NOT have joint account status with me on the American Express card.
* **American Express ph. 1-800-444-5692** This card is in my wallet and the card number # 56702244222 . Do the same with my Chase card: **Chase ph. 1-800-444-5692** This card is in my top drawer of den desk and the card number # 8015922222

**Binder tab:** Veteran Affairs

VETERAN AFFAIRS

* **My official and original muster papers (military discharge) with honorable discharge from the Air Force** is in the safe deposit. It will be needed as you fill in the all-important death certificate. Copies of that one pager are in a plastic sleeve. Never give away the original.
* **Call the VFW and Armed Services of Erie, PA (local) to get a flag for my casket.** And a veteran death benefit of $255 will be provided if you call Mike Patterson (local rep for VA) 555-4321.
* **I also want a VA medallion** at my headstone to show my service to the US Armed Forces. Speak to Mike Patterson above about this.

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**Binder tab:** Cars and trucks

* My **car title/deed of ownership** is in the plastic sleeve in this tab in the binder. It is a copy. Real one is in the safe deposit box at the bank.
* I have a **hidden spare car key to the car**. It is located on the frame of the car in a magnetic box under the back-left door of the vehicle.
* **My VIN number** for my car is Y4590BW28553157
* The **insurance policy** for the car is with Liberty Mutual. The agent’s name is Rebecca Morris. Her phone number is 555-239-1212. The policy COPY is in the sleeve in the binder. She is extremely helpful, but her assistant can help you cancel or transfer this policy even more quickly if you need this done immediately. Stop my automatic payment for this asap. The actual policy is in the safe deposit box at the bank.
* The **code to the garage door** is GBAQ#
* $100 in **cash is hidden** in the glove box. Get it before selling the car.
* Get out of car the **handicap parking sign** before selling or gifting the car.
* **Take off the front plate** my Air Force plate and give this to Gary.
* Remove the **auto toll pass** (radar unit attached to the windshield). The phone num- ber to cancel this auto payment account is 1.800.844.1999. My account number is #567902317. Get proof of cancellation in writing. Get back security deposit. It works and is in good shape. Stop my automatic payment for this asap. I pay it monthly with my American Express account.
* End the **Sirius radio**/stereo subscription and return unit to Car Toys store on 672 E. Creek Street. My application and copy of unit rental are in the plastic sleeve. Stop my automatic payment for this asap. I pay it with my American Express account.
* **End the GMC StarLink GPS and first responder button/service**. Call the Martinet Dealership to cancel this and get cancellation in writing for your file. Their phone number is 455-887-1003. Stop my automatic payment for this asap. I pay it with my American Express account.

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* **The car loan is an automatic payment with Nevada First Bank**. The account number is 6982234190. As of May 11, 2020, I owe $9,400 on the car. The banker I work with is Reese Wharton. His phone number is 345. 555.1212. A copy of my loan is in the vehicle plastic sleeve. Stop my automatic payment for this asap. I pay it with my American Express account. Consider selling my car to Marty Thorne (my friend) or giving it to the Charles Foundation. Give them the manual, repair folder found in the den in the second drawer and decide if you want the hitch which is attached. Or see my latest version of my will for instructions to executor about my vehicle. The official loan is in the safe deposit box.
* ATV, motorcycle, RV, boats, aircraft, other car, or truck etc.? Repeat for each.
* End my AAA membership. See back the AAA card in my wallet for contact info. Get per day *refund* from my annual bill.

**Binder tab:** Taxes and tax returns

* **My attorney has a copy of the Powers of Attorney (P of A). A copy of it is in a plastic sleeve. It is a written authorization to represent or act on another’s behalf in private affairs, business, or some other legal matters. Robert, my brother, is the representative P of A for me.**
* **Some assets have no taxes such as death benefits, EE bonds. Remind our accountant of these.**
* **My tax accountant specialist is Ms. Chris Jones. Her number is 555-912-3691. All our tax returns are in our bottom file drawer in the den. And Ms. Jones has a copy of each. Call her at my death so that she can prepare documents for the IRS.**

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Day Eleven: Real estate and Social Security

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**The house I live in is paid off. There is no mortgage for our home. I own the**

**house and the title to the house is in the safe deposit box.** A copy of this is in the

sleeve here. Victor does not own the house. My wishes about this property’s dispo-

future are in my will and described in the trust.

•

**The vacation home has a mortgage. Its automatic monthly paid bill is about**

#### $1500 a month and Victor and I both pay to own this property. At this point,

Victor will be the sole debtor now. Change the automatic payment for this so that it

does not come out of my account. See will and trust for more details.

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**We have a rental in St. Louis, MO.** Victor owns this, but the income comes to my

trust fund. Call lawyer. Call attorney. Read my trust for details.

•

**I get a Social Security check each month. My USB account is where it au-**

**automatically arrives.** My **social security number** is 78-23-9001. My **birthday**

4/9/1977. Please let my accountant tell you what to do next. The nearest Social

|  |
| --- |
| Security office to call with news of my death is ph. # 800-555-1212 and you will |
| be the one to call. Ask for Libby. I spoke with her to write these instructions and |
| she is very helpful. Do not be surprised if the Social Security office knows of my |

death. You are or may be paying taxes every day you do not call them.

### Day Twelve: Family Benefits and Portfolio Investments

* + **I worked at State Farm for 40 years.** Call my employer’s business regarding my death. This will be a conversation about insurance and pension and health care benefits for YOU. My company phone number for death benefits is 1-888-921-5555. I found them impersonal and not sharing much with their employees. Do not be discouraged. They will help you with the following information:
  + **PENSION** for the Survivor:

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YOUR pension benefits from my work with the employer is about 41.3% of what I received. As of today, **you** should expect about $821. 90 per month. Please call 333-914-0007. My pension account for you is in the file in my desk. The payout is per month. Decide which checking account you want this pension to automatically arrive. Be ready to send my employer office a copy of the death certificate. Also, call our accountant. My check has been going into my Chase bank account for 10 years. BTW, my employee pension contract is in the sleeve.

* + EMPLOYER’S MEDICAL for the Survivor:

Medical care for you may be provided by my employer. Please call 333-914-0007. Be ready to send this office a copy of the death certificate. Get a new medical card as a result of my death. Vision? Dental? Medical?

* + BUSINESS - LIFE INSURANCE for the Survivor:

My life insurance was paid for by the company. Their insurance company is Progressive Insurance for their employees. The Claim number is for our family and

#04-888832GH.

This policy is in my file folder called Progressive Insurance in the den. The 3rd drawer. It has the original policy document. It is notarized.

It should be as of this date today worth *about* $58,2111

* + - * They will need my death certificate and a copy of this policy from the file cabinet. Have my death certificate [one of the paid for certificates] mailed to them ASAP.
      * Make sure you use my Social Security number,
      * Know my birth date to share with them.
      * Give them my home address, so **you** get the benefit check and do not have them control the account “as a helpful service”.
      * Have my date of death nearby for their confirmation
      * Be noticeably clear about the name of the recipient or trustee name of the check. That must confirm my name but that it is for the benefit of you.

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* + **We have an annuity with TransAmerica.** See the terms in the sleeve. First discuss with the accountant and then call Ina Therman with TransAmerica at 444-991-3499.
  + **We have our stocks, bonds, and other investments with Edward Jones.** Call Martina Stockton at 309-555-1212. See an example of the Edward Jones statement in the sleeve. That has the account numbers for each sector and our ID numbers. Work with Franklin, her assistant, if Martina is out of town.

Return my cell phone and cords. End automatic payments. End account.

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