

# Step by Step

Practical decisions  
when a loved one dies

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Funeral • Checklists • Resources



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# Quick Reference Guide

This list can help you quickly find the information you need based on where you are in the decision-making process or if you need immediate answers to a specific question.

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# Introduction

Losing a loved one is a difficult and deeply personal experience. While family and friends provide comfort and emotional support, you may still feel overwhelmed by the administrative tasks that lie ahead. Knowing what steps to take—and when—can help you feel more in control of your life and lift some stress off your shoulders.

This booklet can help guide you through the practical decisions you'll need to make immediately and in the weeks and months ahead. The steps are grouped in chronological order; although every situation is unique. Some of your decisions will occur simultaneously, while others will happen at different times.

This booklet has three main sections:

- **First Steps: Preparing for the Funeral**
- **Next Steps: Completing Administrative Tasks**
- **Concluding Steps: Settling the Estate**

**Quick-Help Checklists** are included at the beginning of the main sections to help you keep track of tasks that need to be completed at a specific time. Each checklist is perforated so you can tear it out and carry it with you or give to someone who is helping you.

The **Additional Resources** section ([pages 68–76](#)), includes space to list people to notify and who gave flowers or other contributions, along with sample letters to request forms and benefits and examples of thank-you messages.

While this booklet often refers to the death of a spouse, you may have lost a parent, sibling, child or close friend. We encourage you to tailor the information to meet your needs.





*On behalf of Thrivent's membership,  
we offer our prayers and deepest condolences to you and your family.*

*We are here to assist you in any way we can. If you have questions, or if  
you would like us to connect you with your loved one's Thrivent Financial  
professional, please don't hesitate to call us at [800-847-4836](tel:800-847-4836).*

Neither Thrivent nor any of its representatives can provide legal or tax advice.

The information in this booklet was current at the time of development. For the most up-to-date information, contact the appropriate resources (e.g., Social Security Administration, Department of Veterans Affairs, accountant, attorney, Thrivent Financial professional).

# Preparing for the Funeral

## Quick-Help Checklist

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# Contacts

Person	Phone Number	Date	Message left
Family members			
Church leader			
Extended family and friends			
Social Security office			
Veterans Administration (VA) office			
Employer			
Doctor(s)			
Thrivent Financial professional (or other insurance and financial representatives)			
Schedule meeting with financial professional and note date time here: _____			
Attorney			
Trust officer			
Hospice caregiver			
Funeral home			
Cemetery			

# Preparing for the Funeral

## What to Do Immediately After a Loved One Dies

### Calling the Funeral Home, 911 or Hospice

**If your loved one died while in a hospital or nursing home**, the medical staff will ask you which funeral home you would like them to contact.

**If your loved one died at home**, call 911 or other designated emergency number for your area—unless you are using hospice services. If so, call your hospice nurse. The emergency service provider or hospice nurse will confirm that your loved one has passed and will take the proper steps to have your loved one officially pronounced dead.

*If you do not know which funeral home to use*

*You can take time to call a family member or friend to ask for a recommendation. The funeral home can be called at any time of the day or night.*

The funeral home will then be called to transport your loved one's body. You will be asked when you would like them to arrive. This is a very personal decision, and you can do what feels right for you. You'll want to let the funeral home know where your loved one is located in the house so they will know how many people to send. (For example, an upstairs location requires more people than a ground floor location.)

### Contacting those closest to you

You will want to call family members, close friends and your church leader to let them know that your loved one has passed. If you would like someone to stay with you, don't hesitate to ask. Reminiscing about your loved one, praying together or having a shoulder to lean can be comforting during this difficult time.



## When Death Occurs Far from Home

If your loved one died away from home, call a funeral director in the town where the funeral will take place. The funeral director will make arrangements with a funeral home in the location where the death occurred and arrange to transport your loved one's body or cremated remains. In most cases, you will not be billed separately by both funeral homes. Instead, your local funeral director can take care of all billing.

If your loved one died while outside of the country, call your local funeral home. The funeral director will contact the United States consulate in that country and make arrangements to ship the body to a local funeral home or, if you wish, help arrange for disposition on foreign soil. The funeral director can also ask the consulate's staff to obtain translations of the death certificate and other documents.

## Determining If an Autopsy is Needed

While it doesn't happen often, an autopsy may be requested in certain situations, such as the following.

**When a doctor is uncertain about the cause of death,** a special examination may be ordered (with your permission). Usually, you will not be charged for the autopsy, although hospital policies vary.

**If you feel unsure about the cause of death** or have serious questions about the care that your loved one received, you may hire an independent pathologist and arrange for an autopsy, even if the physician does not order one. You will be billed for these services.

**If the cause of death is violent, suspicious or “unexpected and unattended,”** a coroner or medical examiner will be involved, and an autopsy generally will be required.

In some cases, an autopsy could delay the usual funeral arrangements from one day to one week, but frequently there is no delay.

## Carrying Out Organ or Body Donation

If circumstances permit, you will be asked by the medical team if you would like to donate your loved one's organs. Your loved one may have signed a donor card or indicated donation on a driver's license. Even with such a signed statement, family members may be consulted for approval before an organ donation can take place.

If your loved one did not indicate what to do in this situation, you may be asked if organ donation is something you would like to consider. This is a very personal decision. Do what feels right for you and your family.

Depending on the circumstances of death, donations can include organs (e.g., heart, liver, lung, kidney, pancreas, intestine) as well as tissue (e.g., cornea, bone, skin, heart valves, connective tissue). However, if death occurred at home:

- Donation of major organs is not an option. (If major organs like the heart or kidney are to be used in transplants, a heartbeat and proper levels of blood pressure and oxygen must be maintained until the organs are taken by the transplant team.)
- The gift of sight and restored health may be possible through tissue donation. When you call the funeral home, you can ask the funeral director to make the necessary arrangements with a local eye, bone and/or tissue bank for a donation to be made at the funeral home.





### **Donation to a medical school**

If you know your loved one made arrangements for organ or body donation to a medical school for research or educational purposes:

- You'll want to look for the information that was provided by that institution. The instructions will include a phone number to call when death occurs.
- The medical school will handle transportation of your loved one's body, often using the services of a local funeral home.

**Important:** In most states, you cannot approve an organ donation if your loved one made an unrevoked refusal to make such a gift, nor reject an organ donation if your loved one made an unrevoked gift.

### **Making a decision about body or organ donation**

It may be helpful to know that:

- There is no cost to the donor's family or estate for organ or tissue donation.
- Open-casket funerals are still possible after organ donation.

## Who to Notify Next

At this time, you will most likely need to contact others who played an important role in your loved one's life as well as those government agencies that need to be notified. These individuals and organizations may include the following:

### Extended Family Members and Friends

Are there family members and friends who have not been contacted yet? Calling them yourself may help keep you occupied and provide additional emotional support. Or, you may prefer to make a list of people who still need to be contacted and have someone else make the calls. Consider contacting those who live a long distance from you first. That way, they will have more time to make travel arrangements, if they plan to attend the funeral.

If you use social media, you may be tempted to immediately post about your loved one's death.

Before doing so, take a moment to think about:

- What your loved one might have wanted you to do.
- How others might receive the message (e.g., might some close relatives or friends learn about the death on social media before you have a chance to personally contact them?).
- Who will see the post? For example, will you be sharing the death announcement with friends only or will the post be made public? You may want to control who sees the post by adjusting your settings.

## Social Security Office

If your loved one was receiving Social Security payments, the Social Security office needs to be notified of the death right away, preferably within the first few days and definitely within the first month.

Typically, the funeral director will report the death. However, it is ultimately the responsibility of the survivor(s) to make sure Social Security is notified of a beneficiary's death. You can do so by calling Social Security at [800-772-1213](tel:800-772-1213) or contacting your local Social Security office.

### Filing for Social Security benefits

Certain members of the deceased's family may be able to receive Social Security benefits, such as:

- **One-time lump-sum death benefit** of \$255: Payable to a surviving spouse if he or she was living with the Social Security recipient at the time of death or collecting Social Security benefits on the deceased's record. If there is no surviving spouse, the \$255 would go to any child who qualifies for the benefit.
- **Monthly survivor's benefit:** May be paid to certain family members, including the widow or widower age 60 or older (age 50 or older if disabled), dependent children and dependent parents of someone who was receiving Social Security. A monthly benefit also will be paid to a widowed parent taking care of dependent children under age 16 or disabled.

### **Who to contact about benefits:**

- Visit [socialsecurity.gov](https://www.socialsecurity.gov) to apply for benefits and get answers to frequently asked questions.
- Call toll-free: [800-772-1213](tel:800-772-1213). Case-specific questions can be answered from 7 a.m. to 7 p.m., Monday through Friday. (TTY [800-325-0778](tel:800-325-0778)). A customer service representative can handle your claim immediately over the phone. (Although rare, if all customer service lines are busy, a recorded message will ask you to call back later or call your local Social Security office. The local office can handle your claim over the phone, or if you prefer, arrange an appointment at the local office.)

### **Changing payments received from Social Security:**

- **If your loved one was receiving Social Security payments by direct deposit**, notify the bank or other financial institution of the death.
- **If your spouse was receiving checks in the mail** from Social Security, do not cash any of the checks from the month in which your loved one died and after. You must return these checks to Social Security as soon as possible.

Note: Eligible family members may be able to receive death benefits for the month in which the beneficiary died.

- **If you were also receiving Social Security checks**, call Social Security before you cash your first check after your spouse's death—and confirm that the amount is correct. The check may not reflect the adjustment that could be made as a result of your spouse's death. If the amount is too low, Social Security will send you a supplemental check.

It may take about 30 to 60 days after notification to receive the first of your new monthly benefit checks.



### **Filing for Social Security survivor's benefits**

Again, it's important to notify Social Security as soon as possible after the death of a spouse.

- Benefits generally start from the time you apply—not the time your spouse died.
- If you're an eligible surviving spouse, you can receive 100% of what your late spouse was receiving—if you file at your own full retirement age. Payments can start at age 60 (50 if you're disabled). However, if you file before your full retirement age, the amount you receive will be reduced, so it's important to understand your options.
- For more information, visit:
  - [Socialsecurity.gov/survivorplan Survivor Benefits guide at ssa.gov/pubs/EN-05-10084.pdf](https://www.ssa.gov/survivorplan/Survivor_Benefits_guide_at_ssa.gov/pubs/EN-05-10084.pdf).
  - Your local Social Security office.

### **Veterans Benefits Administration (VBA) Office**

If applicable, it's important to notify the VBA if your loved one was a veteran or a benefit recipient. Ask your funeral director if this will be handled by the funeral home. If not, contact the VBA's national call center at [800-827-1000](tel:800-827-1000).



## **As applicable, you will also want to contact your loved one's:**

### **Employer**

If your loved one was still employed, contact the individual's employer. If your loved one owned a business, be sure to notify any business partners and employees.

### **Doctor(s)**

If your loved one died in a hospital, the attending physician will have been informed of the death. However, if your loved one had more than one physician, you may want to call each of them.

### **Financial Professional(s)**

Contact your loved one's financial and insurance professional(s) to notify them of the death.

In the case of Thrivent Financial, your loved one's financial professional will call you soon after the funeral to make an appointment to help you file a claim for life insurance benefits or take care of matters related to other Thrivent products. If you do not receive a call and would like to meet right away, feel free to contact the financial professional directly. You will need a certified copy of the death certificate before you can file a claim. If you do not know the name of your loved one's Thrivent Financial professional, please call us for assistance: [800-847-4836](tel:800-847-4836).

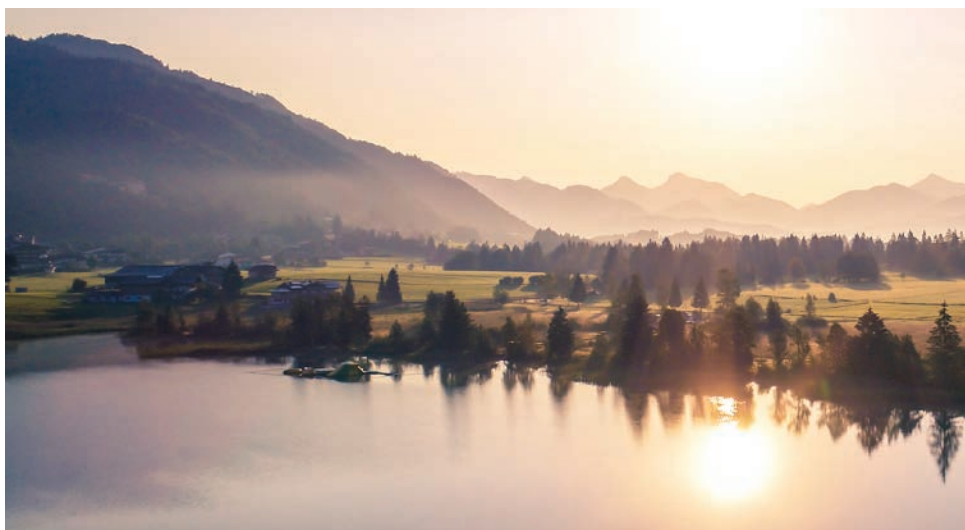
## Attorney and Trust Officer

If your loved one worked with an attorney, trust officer or both, be sure to contact them promptly, usually before the funeral, to let them know about the death.

## Hospice Caregiver

If hospice was involved in your loved one's care, the presence of the caregiver may be comforting to you. Your loved one may have even requested the individual be involved in the funeral or memorial service. It's helpful to know that:

- Hospice will work with you to provide whatever support you need, but it is not hospice's role to be involved with the body or funeral arrangements.
- Most hospice services provide grief counseling through support groups in the months that follow, even if your loved one did not use hospice care.



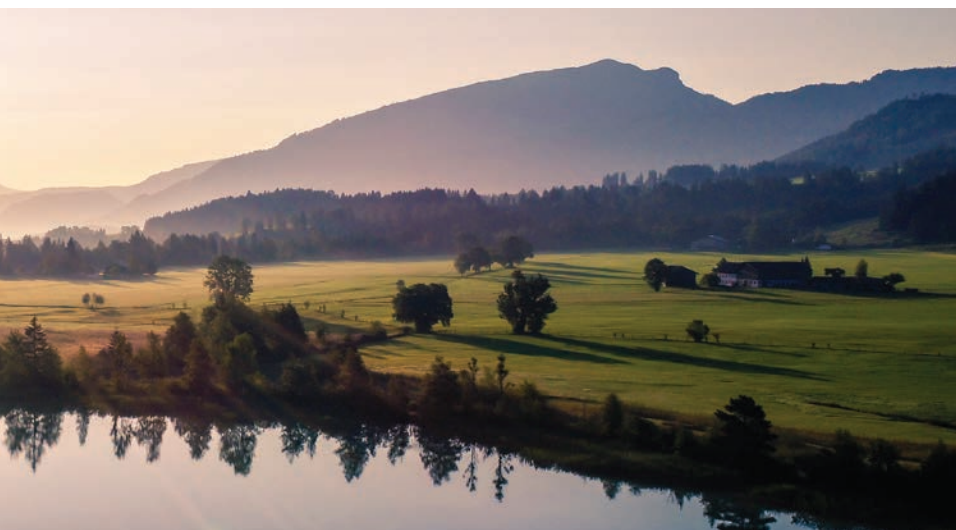
## Making Funeral Arrangements

### Looking for a Letter of Instruction about the Funeral

If the death was expected, you may know your loved one's wishes for a funeral or memorial service. If not, look for a letter of instruction that tells you if your loved one preferred burial or cremation, certain hymns, Scripture readings or other aspects of a funeral service.

This letter may be on file at your church or a chosen funeral home, or stored with insurance, estate plan or other end-of-life materials. Instructions may also be included in your loved one's will.

Because of financial, emotional or practical concerns, you may not be able to follow your loved one's exact instructions for a funeral or memorial service. That's OK. One of the main purposes of the funeral or memorial service is to comfort you and others who are grieving. Honor your loved one's wishes wherever you can, but consider your own needs and feelings, too.



## **Planning the Funeral with Your Church Leader**

When you meet with your (or your loved one's) church leader, whether it's with the funeral director or separately, you can decide on the spirit and content of the service.

A funeral service is a worship service with the body present. A memorial service normally does not include showing the body. However, many people use the terms interchangeably.

If your loved one was ill and death was expected, you may have previously discussed the type of service to be held. Talk with your church leader about how you can both honor your loved one's wishes and address the needs of those who are left behind and grieving. Also share any specific Scripture readings, hymns or other requests you may have.

### **Making decisions about the eulogy**

If you would like to have some words of remembrance spoken, discuss this with your church leader. Eulogies are often given by family members, friends, a church leader or a combination of individuals. If you don't feel comfortable delivering a eulogy, you may want to provide your church leader with information about what made your loved one special. You may even want to write the eulogy yourself and ask the church leader (or someone else) to read it for you.

### **Choosing pallbearers**

If you have a funeral with pallbearers, you may wish to choose several (usually six) family members or friends to help guide your loved one's casket from the funeral home to church to the cemetery or mausoleum. Being a pallbearer is a privilege and a chance for close friends, associates and family members to honor your loved one. (There is very little actual lifting or carrying involved.)

## Meeting with the Funeral Director

Throughout the funeral planning process, the funeral director and staff will act as your representatives in many ways. For example, they will typically coordinate between clergy and third parties, such as the cemetery or mausoleum, florists and musicians.

If your loved one was a veteran, the funeral director can also help coordinate with the Veterans Affairs (VA) office for any military honors you may request.

The meeting at the funeral home generally takes one to four hours. You may choose to go alone, with family members or a close friend(s). Do whatever makes you feel most comfortable.

### What to bring to your meeting

The funeral director will need items and information to help plan the service and complete required paperwork. This typically includes the following.

#### 1. Personal items

If there will be a showing of the body, you will need to bring clothes, jewelry, glasses, etc. that you would like your loved one to wear. (Be sure to let the funeral director know if you would like any of the items removed and returned to you before burial or cremation, e.g., wedding band.)



## 2. Information to complete the death certificate (also see [page 25](#))

- Your loved one's Social Security number.
- Date and place of birth.
- Last address.
- Marital status at time of death. (If married, surviving spouse's maiden name.)
- Father's name and mother's maiden name.
- Highest level of education.
- Occupation and type of business or industry in which your loved one worked.
- Military service history, e.g., branch of service, rank, dates of enlistment and discharge, Social Security number or, if different, the service serial number.\*

### **\*Military service and veteran burial benefits**

Some military information may be used for the obituary while more detailed information will be needed if you would like the funeral director to file a request for veteran's funeral benefits. The family of an eligible veteran may be entitled to certain benefits at the time of death, such as:

- Burial in a national cemetery
- Government headstone or marker
- Burial flag
- Presidential Memorial Certificate
- Burial allowance

See additional information about VA benefits on [pages 33 and 52](#).

### 3. Obituary information

If you haven't already written an obituary, your funeral director can assist with this and follow through with posting it online or placing it in the newspaper(s). (Newspaper costs vary greatly. Your funeral director may be able to give you an idea of rates.)

An obituary generally includes the following information. But this is your tribute—share as much or as little about your loved one as you would like.

- A picture of your loved one. (Note: A recent photo will also provide the funeral with a visual to refer to when preparing your loved one for the viewing, if you choose to have one.)
- Date and place of your loved one's marriage.
- Survivors' names.
- Names of those who preceded the loved one in death.
- Career history.
- Church activities.
- Clubs and organizations your loved one belonged to.
- Address of place to send flowers (e.g., funeral home, church, home of a friend or family member) or name and address of a charitable organization where contributions can be sent, if desired.
- Any organization or staff that you would like to especially thank for helping care for your loved one.

#### ***Keeping your home secure during the funeral***

*You may want to consider asking someone to stay at your home during the funeral service. Burglaries have been known to occur during funerals because homes often are left unattended.*

### **Completing the death certificate**

Your funeral director will contact the appropriate medical certifier (e.g., physician, coroner or medical examiner) to validate the death and will file the death certificate with the county health department.

## First Decisions

As you talk with the funeral director, you will need to make several decisions. If you're not sure about some of the choices at this point, that's OK. Ask the funeral director when you can meet again to finalize details.

Typically, you will need to make decisions about the following:

**1. Funeral service or memorial service.** As you think about when and where it will be held, take into consideration those who may need extra time for travel.

- **If a funeral service**, would you like:
  - An open or closed casket?
  - The service to be held at a church, the funeral home and/or at the graveside?
  - The service to be followed by burial or entombment in a mausoleum?
- **If cremation**, would you like:
  - Immediate (direct) cremation or cremation after a viewing of the body?
  - The cremated remains:
    - Buried in a cemetery?
    - Placed in an urn and kept permanently in a part of a cemetery or church called the “columbarium”?
    - Taken home for private burial or scattering?

See page 30 for more information about cremation.

**2. Embalming** (for temporary preservation and allows makeup to be applied to create a more pleasant appearance for a funeral that includes a viewing). It is important to know that:

- While no federal law requires embalming, some state or local laws may require it in certain situations for health and safety reasons.
- A funeral home can require embalming when there will be a public viewing or an open-casket service. However, by federal law, the funeral home must also disclose in writing that you usually have the right to choose a disposition that does not require embalming, such as immediate burial or direct cremation.

**3. Visitation.** If you have a visitation:

- Will it be held at the funeral home, the church or both?
- Will visitation be the same day as the funeral, the day prior or both?
- What time will it start and end?

**4. Purchase or rent a casket.** If you do not wish to buy a casket, most funeral homes offer the option of renting a ceremonial casket for the showing. (See [pages 28 to 29](#) for more information.)

**5. Burial vault.** Burial vaults and grave liners are outer burial containers that enclose a casket in a grave. Different cemeteries have different requirements for this. (See [page 29](#) for more information.)

**6. Music.** For example, will you have a musician, choir or play a special CD at the visitation, service or grave site?

**7. Military honors** (if your loved one was an eligible veteran). A military funeral honors ceremony includes folding and presenting the United States burial flag and playing “Taps.”

**8. Special tributes.** This might include photo boards, a video or other special remembrances of your loved one that you’d like displayed or shared during visitation or the service.

**9. Meal or catering.** Will you have a luncheon, dinner or other gathering after the funeral? If so, where?

**10. Memorial cards and thank-you notes.**

Memorial cards (or prayer cards) often include a photo and dates of birth and death of your loved one along with a special verse or other message. Your funeral director can also order thank-you cards. If you'd like any of these items, your funeral director can show you different choices and costs associated with each, or you can purchase them independently.

**11. Flower arrangements.** Would you like a special arrangement from you or other family members (e.g., children, grandchildren)? Most funeral homes have catalogs of different floral arrangements to choose from.

***Keep track of important information***

*On [page 70](#) of this booklet, you can keep track of the time, flowers, food and charitable donations that your friends and family gave you, as you may want to thank them for their support. (You'll find examples of thank-you note messages on [pages 71 to 76](#).)*

- If the funeral home charges a fee for ordering flowers, the fee must be disclosed to you, separately from the cost of the flowers.
- While many people choose to have the funeral director relieve them of responsibility for delivery arrangements and other details, you may also choose to call a florist independently.



**12. Death certificate.** A death certificate is legally required to be issued when a death occurs, and will be needed for taking care of personal, financial and other business on behalf of your loved one.

- Generally, the easiest way to get certified copies of the death certificate is to order them through the funeral home when you first meet with the funeral director.
- If you prefer, you can order them from the Register of Vital Statistics in your area. For more information, visit [cdc.gov/nchs/w2w.htm](https://cdc.gov/nchs/w2w.htm).

**Note: Certified copies are required to file claims and transfer property.** Most organizations will accept only a certified death certificate—not a photocopy—so it is common to order at least 10 certificates at this time.

A certified death certificate will be required any time you need to provide proof of death, this includes:

- Filing a life insurance claim or state tax return.
- Transferring:
  - Individual or joint checking or savings account.
  - Individual's safe deposit box.
  - Title of ownership for registered motor vehicles.
  - Ownership of stock.

Costs for death certificates vary but are usually about \$20 to \$25. In some counties, there will be a discount on the additional copies ordered.

### **Review the death certificate carefully**

When you receive the death certificate, make sure all information is correct. Inaccurate information can present problems with closing accounts, settling claims, etc.



## Pricing: It's OK to Ask

The funeral director will help you decide item-by-item what you would like to include in your loved one's funeral. Every product and service you contract for will have a price—and you are entitled to see the price before making a decision.

According to the National Funeral Directors Association, the median cost of a traditional funeral is between \$7,300 and \$8,500. Flowers, obituaries, acknowledgment cards, limousines and an after-funeral luncheon or dinner can add several thousand dollars more.

It's important to follow your family's values and philosophy regarding the funeral and related expenses. Some families will spend \$12,000 on a funeral, while others may spend closer to \$2,000.

Keep in mind that the value of the funeral you plan has little to do with how much money you spend. It's about honoring your loved one, and giving you and others a forum to express your love, grief and faith.

The funeral home will have price lists that may be helpful to you when discussing arrangements, including:

- **General price list** for the specific services the funeral home can provide. If you request this, the funeral director is required by law to give you a copy that you can keep.
- **Casket price list** that describes the features and cost of each casket sold by the funeral home. This list must be shown to you before selecting a casket.
- **Outer burial container price list** that includes the costs and descriptions of containers the casket can be put into at the time of burial. This list must be shown to you before selecting a container.

Once you have made your choices, the funeral home must give you a Statement of Funeral Goods and Services that includes:

- Itemized cost of each product and service you selected.
- An estimate of what the funeral home will purchase from outside vendors on your behalf, such as flowers, newspaper death notices and payments for clergy and musicians. You will need to reimburse the funeral home for these services.





## Casket Selection

### Purchasing a casket

Caskets are one of the most expensive items in a funeral and generally range from about \$400 to \$8,000. Although an average casket costs about \$2,500, some mahogany, bronze or copper caskets sell for as much as \$10,000. Again, this is a deeply personal decision, so don't feel pressured into making a choice you're not comfortable with.

You can purchase a casket from the funeral home or order one from a direct supplier. Many people choose to work with the funeral home to relieve themselves of the responsibility of troubleshooting potential problems. Do what makes you feel most comfortable.

If you decide to use a direct supplier:

- Be sure to ask about sales tax and shipping fees.
- By law, a funeral director must accept a casket that is purchased elsewhere and cannot charge you a fee for using it. However, the funeral director is not responsible for any problems that may occur with it (e.g., manufacturer flaw, mix-up in the order, late delivery).

### **Renting a casket**

A rental casket typically has a removable wooden insert. This gives the appearance that the body is in the casket during the showing, but the body never actually touches the casket. The body can then be buried or cremated in the simple wooden box, and the funeral home can re-use the casket.

### **Outer burial container**

An outer burial container supports the ground to keep it from settling around the gravesite. In most areas of the country, state or local law does not require you to purchase an outer burial container, but some cemeteries require it. There are two types of outer burial containers.

- Grave liners meet the minimum requirements of cemeteries in terms of supporting the ground at the gravesite. Grave liners can range from a polypropylene “dome” that covers only the top and sides of the casket to a concrete box that surrounds the casket.
- Vaults are more substantial and expensive. They are made of reinforced concrete or metal and have a sealing closure. A vault may be sold with a warranty of protective strength.

There are many types of grave liners and vaults, so costs vary greatly—from approximately \$300 to \$10,000.

### **Grave marker**

If you need to purchase a grave marker, this can be done any time before or after the funeral—even if it's many months later. This can be done through the funeral home or the cemetery, or you can contact a monument builder directly.

## Cremation Decisions

### Urn or other container

If cremation is chosen, you may want to purchase an urn or other memorial container for your loved one's cremated remains. Your funeral director will have a price list for urns, which generally range from \$75 to \$500 or more. However, you are not required to buy one from the funeral home, cemetery or mausoleum. You may bring the cremated remains home in the simple container that the crematory provides and transfer them to any container of your own.

### Viewing or direct cremation

Many families who choose cremation also choose to rent a ceremonial casket from the funeral home for viewing during the visitation and for the funeral service.

If you choose a direct cremation without a viewing, the funeral provider must offer an inexpensive unfinished wood box or alternative container—a non-metal enclosure (i.e., pressboard, cardboard or canvas)—that is cremated with the body. (See [consumer.ftc.gov](https://www.consumer.ftc.gov) for more information.)

### Inurnment

Inurnment is simply the placing of cremated remains in a container to bury or store them, such as within a niche in a columbarium. Columbaria are usually located in a special building at a cemetery, in a series of niches along the cemetery walls or in a special room in a church. You will be given the option of purchasing a memorial plaque or nameplate for the niche where the urn rests.

If you wish to bury the cremated remains at a cemetery, you will need a cemetery plot, just as you would for burial. One cemetery plot may be sufficient for two or more people.

### Scattering, keeping or burying remains in a “special place”

If you are unsure about whether or not to scatter, bury or keep the cremated remains, you may want to talk with your church leader as you make your decision. Also be aware that there are laws related to this and they can vary by state, so be sure to discuss your options with your funeral director.



## Paying for the Funeral

Some funeral homes allow expenses to be paid over time while others require payment in full (sometimes before the funeral). Costs and payment options differ by state and individual funeral homes, so be sure to ask about this. Payment options may include the following:

### **Payable on death account**

Your loved one may have opened an account at the bank with a “payable on death” (POD) clause naming the funeral home as the recipient of assets to help cover the cost of final expenses. These assets cannot be frozen by the probate court. If your loved one named someone other than you to be the personal representative for the estate, that person will generally make the funeral payment.

### **Traditional life insurance proceeds**

If you are a beneficiary of your loved one’s life insurance contract, you may be able to request that some or all of the proceeds be paid directly to the funeral home. The funeral director can call the insurance company to find out if this is an option. If it is, you will sign a form authorizing the insurance company to make a direct payment to the funeral home.





### **Final expense life insurance**

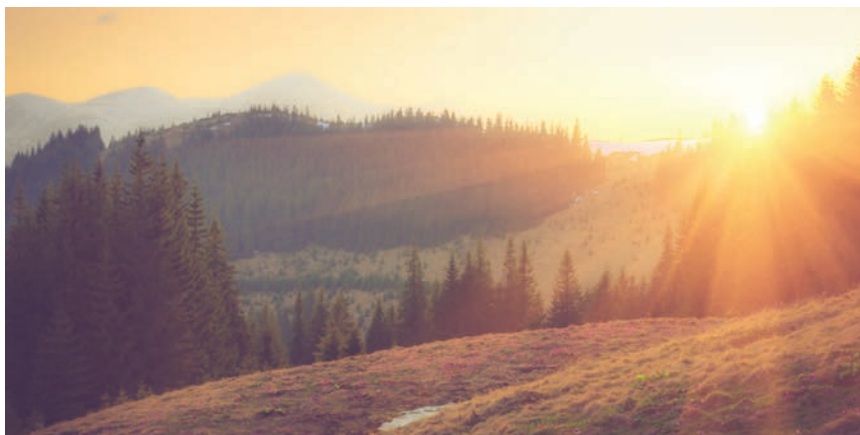
This type of insurance is created specifically to pay funeral and other final expenses after death. It is purchased from a life insurance or financial services company, and the beneficiary can be anyone. The contract has a death benefit that can be used not only for funeral costs but for expenses like transportation of family members and unpaid medical bills. This type of insurance may provide increased flexibility for the selection of a funeral home, as compared to most pre-paid funeral arrangements.

### **Preneed life insurance**

A form of whole life insurance, preneed insurance may be used to prefund funerals (in most states). Because it offers growth potential, the death benefit can increase over time to help cover funeral costs at time of death. A preneed plan is typically purchased from a specific funeral home and you specify the arrangements you desire. The funeral home prices it out and you pay the cost ahead of time (either all at once or over time).

### **Prepaid may also include preplanning**

If funeral expenses were prepaid, your loved one may have already discussed arrangements or special requests with the funeral home. Be sure to ask your funeral director about this.



## **Purchasing a Cemetery Plot or Mausoleum Crypt**

If you need to purchase a gravesite or crypt and you are working with a funeral home directly affiliated with a cemetery or mausoleum, you can take care of this during your initial meeting with the funeral director. Otherwise, the funeral director may be able to provide locations for you to contact.

You will also need to arrange for opening and closing the grave. Some cemeteries require payment for this before burial takes place.

If you plan to bury your loved one's cremated remains in a mausoleum or columbarium, you will need to purchase a crypt and pay opening and closing fees. Charges for endowment care and other services may also be applied.

### **Free burial in a national cemetery for eligible veterans**

Eligible veterans are entitled to a free burial in a national cemetery. This eligibility also extends to some civilians who have provided military-related service and some Public Health Service personnel.

Burial benefits include a grave site in any national cemetery with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate. Cremated remains are buried or inurned in national cemeteries in the same way and with the same honors as casketed remains. Eligible spouses and dependents may be buried, even if they predecease the veteran.

For more information, call the Department of Veterans Affairs at [800-827-1000](tel:800-827-1000) or visit [cem.va.gov](http://cem.va.gov) or [nvf.org/veteran-burial-benefits](http://nvf.org/veteran-burial-benefits).



### **Green options**

Green funerals incorporate environmentally conscious and eco-friendly options and may include options like no embalming or embalming with formaldehyde-free products, a biodegradable casket and locally grown organic flowers, to name a few.

Ask your local funeral directors for more information or visit the National Funeral Directors Association website at [nfd.org](http://nfd.org).

### **Thanking Family and Friends**

On [page 70](#) you can keep track of the time, flowers, food and charitable donations that your friends and family gave you.

During the weeks that follow your loved one's death, you may wish to send acknowledgment or thank-you cards to those who helped you and offered expressions of sympathy and caring. For examples of wording for these thank-you notes, see [page 71](#).

# Completing Administrative Tasks

## Quick-Help Checklist

- ☐ Make sure you have access to certified copies of the death certificate.
- ☐ Find the will, trust and estate records.
- ☐ Gather other key documents. (Use the complete list on [page 41](#).)
- ☐ Call an attorney, a tax professional or both to determine if legal services will be needed to settle the estate.
- ☐ Contact the trustee(s) of your loved one's trust(s).
- ☐ Call the bank or broker to inquire about accounts.
- ☐ Check contents of safe-deposit box.
- ☐ Cancel loved one's credit cards.
- ☐ Manage your loved one's online accounts.
- ☐ Cancel your loved one's memberships, subscriptions, driver's license, voting status.
- ☐ Change the vehicle title and registration.
- ☐ Meet with your loved one's financial or insurance professional(s) to file a benefits claim.
- ☐ File for other benefits due you.

Contacts

Person	Phone Number	Date	Message Left
Office of registrar of vital statistics			
County clerk's office			
Attorney			
Trust officer			
Probate registrar			
Thrivent Financial professional (or other financial or insurance representative)			
Vehicle insurance agent			
Regional Department of Veteran's Affairs office			
Employer/former employers			
Union, social clubs and organizations			
Credit card companies			
Pension plan administrator(s)			

# Completing Administrative Tasks

Many administrative tasks need to be completed during the first few weeks and months following the death of your loved one.

The idea of searching for important papers and filing claims may seem overwhelming to you right now. But as you begin these essential tasks, you may find that the work helps steady you. It can become part of a balance that may include time spent in prayer and remembrance of your loved one, time with family and friends, and time for taking care of practical matters.

Here are a few suggestions that may help make these tasks a little easier:

- Clear a space to work: Designate part of a file cabinet or a desk drawer (or buy a file box) for all documents related to your loved one's death.
- Don't be afraid to ask for help or companionship from those closest to you. Simple things like knowing you'll meet a friend for a walk after spending a couple of hours on administrative tasks may help you accomplish them.
- Don't rush into big financial or logistical decisions right away, such as selling or keeping your current home or business. If others are encouraging you to act more quickly than you'd like, gently but firmly acknowledge that you will make those decisions at the time that is best for you.

### **Did you receive the death certificates?**

Many administrative tasks will require a certified death certificate. If you haven't received them yet, contact your funeral director or if you made the request, follow up with the organization you originally contacted.

## Locating Important Documents

### Finding the Will, Trust and Estate Records

In the best of situations, your loved one will have stored important legal documents in one place. However, if you're not sure there is a will—or where to find it if one exists—you'll want to start looking right away.

#### **Did your loved one have an attorney?**

If you have a family attorney, call him or her to see if your loved one filed a will. If your loved one named a trustee, that person should have an original copy of the trust and will continue administering it according to its terms.

Knowing your loved one as you do, try to “guess” where the documents may be stored. Likely spots may include:

- Desk drawers
- Safe-deposit box
- Home safe
- Fireproof box
- Filing cabinets





Some people find important documents in less secure places like a shoebox in the closet, behind or within books in the office, under the mattress or in the top dresser drawer.

**If your loved one does *not* have a will**

If it turns out your loved one did not have a will, the estate will be settled without one. This means state law will dictate how to divide your loved one's probate assets. The court will also name an administrator of the estate. The "Concluding Steps" section ([pages 58–67](#)) addresses these issues in more detail.



## Locating Other Key Documents

You may also need to find other important documents like the ones listed below. It's important that all originals of essential documents (e.g., will, insurance contracts, birth and marriage certificates, etc.) be kept in a safe-deposit box, a fireproof home safe and/or on file with your attorney.

As you gather papers together make notes here about where they are located. Add to this list as needed.



Document	Location
<input type="checkbox"/> Life insurance contracts. (Do not throw away old insurance contracts. Although your loved one may have stopped making premium payments, the insurance may still be in force.)	<hr/>
<input type="checkbox"/> Stock certificates, savings bonds, etc.	<hr/>
<input type="checkbox"/> Birth and marriage certificates.	<hr/>
<input type="checkbox"/> Titles to real estate and vehicles.	<hr/>
<input type="checkbox"/> Mortgage records.	<hr/>
<input type="checkbox"/> Deed to house/land.	<hr/>
<input type="checkbox"/> Business records.	<hr/>
<input type="checkbox"/> Veteran's discharge papers.	<hr/>
<input type="checkbox"/> Earnings statements for the last year.	<hr/>
<input type="checkbox"/> Copies of the last three income tax returns filed.	<hr/>
<input type="checkbox"/> Pension, retirement plan, 401(k) and IRA information.	<hr/>
<input type="checkbox"/> Savings bonds.	<hr/>
<input type="checkbox"/> Trust documents.	<hr/>
<input type="checkbox"/> Tax records.	<hr/>
<input type="checkbox"/> Divorce decrees.	<hr/>
<input type="checkbox"/> Bank and loan records.	<hr/>
<input type="checkbox"/> Veteran's records.	<hr/>
<input type="checkbox"/> Social Security records.	<hr/>
<input type="checkbox"/>	<hr/>
<input type="checkbox"/>	<hr/>



## Working with Legal and Tax Professionals

You or your loved one may have an established relationship with an attorney and tax advisor. If you haven't already contacted these professionals about your loved one's death, do so now. Ask your attorney if he or she will need to be involved in settling your loved one's estate.

**If your loved one had a trust, contact the trustee** named in the trust document or the successor trustee, if your loved one was acting as his or her own trustee during life. The trustee named in the trust might be a relative or friend, or a corporate trustee, such as a bank.

- Assets titled to the trust will be managed and distributed by the trustee according to the terms of the trust.
- Assets that were titled to the trust while your loved one was living will not be subject to probate.

### **Gathering recommendations for legal and tax advisors**

Depending on the complexity of the estate, you may need to hire an attorney or accountant. If you don't have one, here are a few suggestions that might help:

- If you're a Thrivent member, ask your Thrivent Financial professional if he or she is familiar with a skilled attorney or tax advisor in your area.
- Ask your friends or family for a recommendation. Seek the opinion of someone whose judgment you trust and who has had a positive experience with an attorney.
- Ask your employer's legal counsel for recommendations. Also, your bank trust department may be able to give you names of qualified local attorneys.
- Check your state bar association to see if they have an attorney-referral service. To find the phone number of your state bar association, ask your local clerk of courts or visit the American Bar Association website: [FindLegalHelp.org](https://www.findlegalhelp.org).

### **Keep a list of contacts**

Write the contact information of the professionals you have chosen on the quick-help checklist on [page 36](#).

Thrivent Financial and its representatives and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial professional and, as appropriate, your attorney and/or tax professional for additional information.

## Paying Bills and Other Financial To-Dos

A word of caution: Do not automatically pay your loved one's debts using your money. You may not be responsible. Talk with your attorney to find out what, if any debts, need to be paid and if so, what source of funds should be used.

### Calling a Bank or Broker

- **If you have a joint account** with your loved one, the funds will continue to be available to you. However, many banks require that you bring a certified copy of the death certificate to your branch office in order to transfer the account to your name only. The bank can usually do this while you wait.
- **If you do not have a joint account or if the estate is going through probate**, the bank may freeze assets until letters of administration (or "testamentary letters") are issued by the court stating that you are appointed "administrator" or were named in the will as "personal representative" (see Glossary) to handle the affairs of the estate.

### Payable on death (POD) accounts

Be aware that your loved one may have done some planning before death and opened an account at the bank that is "payable on death." If you are the beneficiary on the account, those assets won't be frozen to you. (As noted earlier, your loved one may have set up a similar account in the name of the funeral home.)

### Checking Safe-Deposit Box Contents

In most states you will continue to have access to a safe-deposit box if your name was listed with your loved one's as a joint renter. However, state laws and bank safe-deposit box agreements vary.

Upon notification of the death, some banks may "seal" the safe-deposit box to allow the contents to be evaluated for tax or other purposes. However, even when the box is sealed, access is usually allowed to search for a will or certain other documents, such as a cemetery plot deed.



Items owned solely by your loved one and not jointly with you may have to remain in the safe-deposit box until beneficiaries are identified by the court.

## Canceling Credit Cards

To guard against fraud, theft or loss, be sure to cancel any credit cards that were in your loved one's name. Such requests need to be made in writing to legally ensure your rights. Contact the credit card company to get detailed instructions on how to cancel the card.

Keep in mind:

- If the account was in your loved one's name and you were an authorized user, you will have to reapply for the card and be approved on your own.
- If you both had liability for the account or if the account was in your name and your loved one was the authorized user, you won't have to reapply. Just call the toll-free number on the back of the credit card and a customer service representative can help you handle the name change to the account.

## Notify credit rating agencies

The three major creditor reporting agencies should be notified about your loved one's death so they can update their files. This can help reduce the risk of identity theft. Contact:

- Experian: [888-397-3742](tel:888-397-3742); [experian.com/blogs/ask-experian/how-to-notify-experian-that-someone-has-died/](https://experian.com/blogs/ask-experian/how-to-notify-experian-that-someone-has-died/)
- Equifax: [888-548-7878](tel:888-548-7878); [equifax.com/personal/education/credit/report/credit-steps-after-death/](https://equifax.com/personal/education/credit/report/credit-steps-after-death/)
- Transunion: [800-916-8800](tel:800-916-8800); [transunion.com/blog/credit-advice/reporting-a-death-to-tu](https://transunion.com/blog/credit-advice/reporting-a-death-to-tu)



## Handling Creditors

According to the Federal Trade Commission (FTC), the nation's consumer protection agency, family members typically are not obligated to pay the debts of a deceased relative from their own assets. It's also important to know that debt collectors are prohibited from using abusive, unfair or deceptive practices to try to collect a debt.

In addition to collection agencies, debt collectors may be lawyers who collect debts on a regular basis, and companies that buy delinquent debts and then try to collect them.

### Debt and the estate

The estate of the deceased person is responsible for the debt. If there isn't enough money in the estate to cover the debt, it typically goes unpaid. However, in some cases, you (or other family members) may be responsible for the debt. For example, if you:

- Co-signed a loan.
- Are a joint account holder.
- Are a surviving spouse and live in a community property state.
- Are the deceased's spouse and live in a state where law requires you to pay a particular type of debt, such as some health care expenses.

### ***Be aware of unscrupulous people***

*Sadly, there are people who may take advantage of your grief and exhaustion following the death of your loved one. For example:*

- *Some people scan the obituaries and send a Collect on Delivery (COD) package to the deceased. Often, the package contains an inexpensive item that your loved one never ordered. By law, you can refuse a COD delivery for the deceased.*
- *You may receive high-pressure calls indicating that you must make immediate financial decisions—which the organization originating the call will be more than happy to help you with. There is no need to rush. Take your time. Financial decisions made too hastily may have long-lasting negative repercussions.*

## Know your rights

According to the Federal Trade Commission (FTC), collectors:

- Are allowed to contact third parties (such as a relative) to get the name, address and phone number of the deceased person's spouse, executor, administrator or other person authorized to pay the deceased's debts.
- Usually are permitted to contact such third parties only once to get this information.

The main exception is if a collector reasonably believes that the information provided initially was inaccurate or incomplete, and that the third party now has more accurate or complete information. But, collectors cannot say anything about the debt to the third party.

Even if you are authorized to pay your loved one's debt, **you have the right to tell a debt collector to stop contacting you** by sending a letter (a phone call is not enough) to the collector stating that you do not want to be contacted again. Be sure to make a copy of your letter for your files, send the original by certified mail, and pay for a "return receipt" so you can document what the collector received and when.

Once the collector gets your letter, he or she cannot contact you again except to confirm that there will be no further contact or that the creditor plans to take a specific action, like filing a lawsuit to collect the debt. Keep in mind that even if you stop collectors from communicating with you, you must still pay any debt for which you are legally responsible.



### **Report any creditor problems**

If you have problems with a debt collector, report them to your state Attorney General's office at [naag.org](https://naag.org) and the Federal Trade Commission at [ftccomplaintassistant.gov](https://ftccomplaintassistant.gov). Many states have their own debt collection laws that are different from the federal FDCPA. Your Attorney General's office can help you determine your rights under your state's law.

### **Credit or mortgage insurance benefits may be available**

Check your loved one's credit card contracts and mortgages. If credit life insurance is in place, you may not be liable for any unpaid balances upon death. If you can't find the contract, call the credit card company or mortgage lender, and speak to someone in customer service about your loved one's account. Ask for a copy of the contract. Some credit card companies also pay a death benefit when a cardholder dies. Be sure to ask about this as well.

## Managing Your Loved One's Online Accounts

Each social media website has its own rules and options for dealing with death. For example, you have the option to delete or memorialize a Facebook page. Google states that it recognizes many people pass away without leaving clear instructions about how to manage their online accounts. They will work with immediate family members and representatives to close the account of a deceased person where appropriate.

In most, if not all cases, you will need to complete an online form and provide required documents, such as a death certificate, in order to remove a loved one's account.

### Think beyond social media

Keep in mind that many people have a large digital footprint even if they didn't use social media. It's important to manage your loved one's online assets just as you would their physical or financial property after he or she dies. This may include online accounts and profiles such as:

- Financial services, including banking, trading, 401(k) and other retirement accounts, and PayPal.
- Health and medical accounts.
- Entertainment accounts like Netflix, Hulu, YouTube, cable TV.
- Online shopping accounts.
- Other social media, such as Instagram, Pinterest and Snapchat.
- Websites, blogs and licensed domain names.

You will need to contact each organization separately in order to manage your loved one's online accounts and profiles. Start by creating a list of all known digital assets. Some digital services provide step-by-step instructions on their website to close online accounts and profiles. Others may discuss account termination only in the "Terms and Conditions."

## Identity Monitoring Benefit

If you're a Thrivent member, consider taking advantage of the identity monitoring and protection benefit. It offers a free or a highly discounted subscription to monitor your personal information for unusual activity that could be a sign of identity theft. Visit [Thrivent.com/about-us/membership-and-benefits](https://thrivent.com/about-us/membership-and-benefits).

## Canceling Memberships and Subscriptions

You'll want to cancel (or transfer, if applicable) any subscriptions and memberships your loved one may have. This commonly includes memberships to health clubs, golf clubs, Amazon Prime, wholesale stores, co-op memberships, and cable/satellite TV, magazine and internet subscriptions.

## Changing the Vehicle Title

Call your state's Department of Motor Vehicles (DMV) for information on changing the title and registration of your loved one's vehicle. In some states, probate is not required for the transfer of a vehicle, jointly owned or not. Talk to the DMV (and your attorney) about the procedure for changing the name on the title. (See more information about probate on [page 57](#).)

## Canceling Your Loved One's Voting Rights

To cancel your loved one's voting and election status, contact your state or county. Certain states receive notification from other state agencies while others require notification from family. You can find the contact information at: [eac.gov/voters/election-day-contact-information](https://eac.gov/voters/election-day-contact-information).

## Stopping or Forwarding Mail

If you wish to stop or forward mail of the deceased, follow the steps listed on the USPS website: [usps.com/manage/mail-for-deceased.htm](https://usps.com/manage/mail-for-deceased.htm).

## Filing for Benefits

With so many details to take care of at such an emotional time, it's easy to forget about additional benefits and refunds you may be entitled to receive. Be sure to follow up with the appropriate representatives or organizations if any of the following apply to your situation.

### Insurance and Financial Products

Meet with your loved one's financial and insurance professional(s) to file any life insurance and annuity death benefit claims and discuss settlement options. You may also want to talk about re-registering any mutual funds or brokerage accounts your loved one may have had, if appropriate.





## Veterans Administration Benefits

Your funeral director should have asked you for essential information in regard to your loved one's military service and, if eligible, filed for the burial benefit to which veterans are entitled.

In addition, the Veterans Benefits Administration offers a variety of benefits and services to eligible spouses, children and parents of service members and veterans who are deceased.

Surviving family members can access detailed information to determine if they are eligible for survivor benefits that may be available by:

- Visiting [va.gov/survivors](https://va.gov/survivors) or [va.gov/family-member-benefits](https://va.gov/family-member-benefits).
- Contacting VBA directly at [800-827-1000](tel:800-827-1000).
- Contacting the Office of Survivors Assistance at [202-461-1077](tel:202-461-1077).

The VA.gov website also has helpful information about VA survivor benefits, including a quick-start guide to applying for VA survivor benefits: [va.gov/survivor-quick-start-guide.pdf](https://va.gov/survivor-quick-start-guide.pdf).

You may also contact your regional Veterans Affairs office for information on how to file a claim and other related questions. To find the phone number, go to [va.gov](https://va.gov) and click on “Locations” at the top of the home page.





## Employer-Provided Benefits

Call your loved one's employer and former employers to see what retirement plan benefits may be due to you, such as:

- ☐ Pension plan
- ☐ 401(k), 403(b)
- ☐ SEP, SIMPLE, etc.
- ☐ Deferred compensation plan
- ☐ Salary continuation
- ☐ Major medical plan
- ☐ Income if disabled
- ☐ Employer group term life insurance
- ☐ Employer-provided long-term care insurance
- ☐ Health Savings Account (HSA)
- ☐ Flexible Spending Account (FSA)
- ☐ Medical coverage that will continue for you (and any eligible dependents)

**Retirement plan benefits:**

- **If your spouse was retired** and receiving a retirement plan benefit, you may be eligible for a survivor benefit, which may be a lower monthly amount.
- **If your spouse was not yet retired**, you may be eligible for an annual payment, a monthly payment that may begin at the time that your spouse would have reached retirement age, or an IRA rollover.

**Unpaid wages and unused vacation payments**

If your loved one was employed at the time of death, there may be wages and payment for unused vacation to which you are entitled.

**Appropriate forms and additional information**

Your contact in the Human Resources or Benefits Management Department of your spouse's employer will be able to provide the appropriate forms. If you're told that you're not eligible for certain benefits, but you believe that information may not be correct, ask for a copy of the Summary Plan Description and the Participant Statement. Review these with the help of an attorney, if necessary.

**Vehicle Insurance Benefit**

If your loved one died in an auto accident, you may be eligible for death benefits, medical payment provisions or both. Check the contract and call the insurance agent. If you don't know the agent's name, contact the insurance company's main office.

**Unions, Social Clubs and Organizations**

Was your loved one a member of a fraternal or professional organization, club, union or an association? Organizations like these may offer benefits due to you upon the death of your loved one. Contact Member Services to ask if the organization offers any benefits and if so, what you need to do to file a claim.

**Keep all contacts together**

Write the phone numbers and website addresses on the quick-reference checklist on [page 36](#), so they're easy to find when you need them.

## Settling the Estate

### Quick-Help Checklist

- ☐ Determine if probate is necessary.
- ☐ Hire an attorney.
- ☐ Read the will.
- ☐ Call probate court, if necessary.
- ☐ Take steps related to the probate process.
- ☐ Meet with an accountant or tax advisor.
- ☐ Evaluate and update your will/retitle assets.
- ☐ Meet with your Thrivent Financial professional to discuss financial security goals.
- ☐ Determine if you want to sell the house.

# Contacts

Person	Phone Number	Date	Message Left
Attorney			
Probate registrar			
State bar association			
County clerk			
Accountant			
Tax advisor			
Thrivent Financial professional (other financial and insurance professionals)			
Department of Motor Vehicles			
Others			

## Settling the Estate

### Probate: What It Is and What to Do

It is now time to take steps that center primarily on settling your loved one's estate. Keep in mind that many people require the services of an attorney, accountant or tax advisor during the estate settlement process.

#### Determining if Probate Is Necessary

Probate is a legal process that ensures your loved one's assets are transferred to others based on his or her wishes and the laws of the state.

Under some circumstances, an estate does *not* have to go through probate. For example:

- Probate can be bypassed if your loved one carefully drew up trust agreements and all assets were titled appropriately prior to death.
- Probate is not necessary for assets passing according to beneficiary designation or title. Talk to an attorney to find out what process is required in the case of your loved one.



If your loved one:

- **Had a will**, it will be probated, and the state will likely follow the instructions in it. (The state protects the interests of survivors by overriding the will in some cases. For instance, in most states, a surviving spouse can receive a portion of assets even if not named in the will.)
- **Did not have a will**, the state will make its decisions regarding transfer of probate assets based on the intestacy laws of that state.
  - Typically, such laws put a surviving spouse at the head of the list, followed by children, then grandchildren. This continues through parents, brothers and sisters, aunts, uncles and first cousins.
  - If the deceased did not have any familial connections, the estate could go to a public administrator, to creditors, or if there is no other beneficiary, to the state.

**Assets that typically must go through probate include those that are:**

- Not jointly owned by a surviving spouse or other individual(s).
- Not titled to a trust.
- Not passing to a named beneficiary.

**Assets that do not go through probate include:**

- Joint tenancy with right of survivorship property.
- Life insurance with a named beneficiary.
- Retirement plan distributions.
- IRAs with a named beneficiary.
- “Payable on death” (POD) accounts.
- Assets titled to a trust.

If you are named beneficiary for assets like these, you generally will be able to assume ownership sooner and may save money on court and attorney costs. Note that a named beneficiary will typically receive assets over an individual named in the will.

### **Home ownership considerations**

Be assured that the court will try to protect a surviving spouse and children while the estate is probated. For instance, a spouse and children are generally allowed to remain in possession of their home, furniture and other household items. Statutes protect all or a portion of the value of the homestead so creditors are not able to claim these items as payment.

In some states, the court will require the surviving spouse to file a “Declaration of the Homestead” to protect all or a portion of the equity in the house. You may be asked to file an inventory. As the court settles the estate, all or a portion of the value of the house and the contents of this inventory can be declared free of claims from creditors.

If you and your loved one owned a home together, you may have done so under “Joint Tenancy (or tenants) with Right of Survivorship” (JWROS). In this case, the will or trust cannot transfer the property to someone else. It became yours the moment your loved one died. (Certain documentation may need to be recorded, such as a termination of tenancy.)



## Hiring an Attorney

If probate is necessary, it is possible to probate an estate without an attorney. However, you will usually benefit from having legal representation, especially in the following situations:

- You live in a large city with a complicated and busy court system.
- Your loved one's probate estate is valued at more than the dollar limit for summary probate administration/settlement in your state.
- You aren't prepared to deal with the frustrations and intricacies of the court system. (In large court systems it is sometimes difficult to find the right phone number to call, much less actually find the specific information you're looking for.)

If you hire an attorney, it may help save time and money if you gather important files, forms, names, addresses, phone numbers and other pertinent information. (For example, your attorney will need addresses and phone numbers for all of the beneficiaries named in your loved one's will.)

## Reading the Will

Typically, an attorney or personal representative is not required to have a formal "reading of the will." If an attorney is involved, you are more likely to receive a letter that explains the disposition of assets. (In the case of probate, however, most states have laws that spell out who you are required to notify about the probate filing and how to do it.)

If a formal reading of the will is held, you may need to provide the attorney with the names of those who should be contacted to attend. Usually, these are people who are named in the will and those who may have an interest (under law) in the estate assets. The best process is to follow the estate attorney's lead on matters of who should be notified of the contents of the will.

### **When emotions run high ...**

It may be helpful to remind yourself to be sensitive to others' sorrow and needs during this time, just as you hope they will be to yours. This is often especially important when there may be disagreements or if adult children from a previous marriage are still part of the loved one's estate, both legally and emotionally.

### **Working with the Probate Court**

If your loved one's estate is required to go through probate:

- You or your attorney will need to call the probate court in your county system. Your local county clerk's office can direct you to the appropriate office. In many state systems, you will call the surrogate court.
- The court will instruct you (with or without the help of an attorney) to file a petition for probate of the will and appointment as personal representative, or some similar title used in your state.

### **Small, “uncomplicated” estates**

If the estate is small and uncomplicated, your probate experience may be a simple procedure that can be handled quickly (possibly in three months or less) and with minimal fuss, sometimes even by mail.



### **If there is no will**

If there is no will, you or another responsible person must step forward to ask the court to name an administrator so assets titled in your loved one's name can be transferred to survivors. Again, laws of descent will figure in. The court will name an administrator based on the laws where the estate is being settled.

Once the court approves the administrator, the process of inventorying and distributing assets begins. If you are named the personal representative or administrator, carefully follow all of the instructions you receive from the office of probate in your county.

There are built-in safeguards (for instance, newspaper postings so legitimate creditors can make their claims). It can be a long process. While some small estates can be settled within a few months, most take about 12 to 18 months to settle.



## Understanding the Probate Process

Probate occurs through your county court system and varies by state. There are, however, some key steps that generally need to be taken. Reviewing these steps can help you understand the process—and why many people choose to hire an attorney to advise them:

- File the petition for probate, original will and codicils with probate court.
- Publish “Notice of Petition to Administer Estate” in local newspaper.
- Publish “Notice of Death” in local newspaper.
- Apply for a Tax Identification Number.
- Open estate checking and savings bank accounts.
- Mail “Notice of Administration” to creditors.
- Make arrangements for the preparation of income tax returns. (See below, “Meeting with an Accountant or Tax Advisor.”)
- File a petition for final distribution.
- Mail notice of hearings to heirs and beneficiaries.
- Pay bills.
- File receipts and affidavit for final discharge.
- Determine if a state or federal estate tax return must be filed. If a federal estate tax return is required, it must be filed within nine months of death unless you receive an extension of time to file.

## Meeting with an Accountant or Tax Advisor

When assets pass on to heirs, taxes may need to be paid, including federal estate tax, state inheritance, estate taxes and income taxes.

In some cases, your attorney may be able to advise you on tax issues, but you may also benefit from talking to an accountant about specific tax issues related to the estate.

### Federal estate taxes

The question of whether a deceased loved one's estate will incur federal estate taxes is subject not only to the size of the estate, but also to the date upon which death occurred. Because Congress makes periodic changes in the federal estate tax laws, be sure to consult with a tax advisor about which tax rules were in effect at the time of your loved one's death.

### State estate taxes

Even if your loved one's estate escapes federal estate taxes, the estate may incur similar taxes on the state level. An estate may be large enough to incur state-level taxes while falling beneath the federal threshold. An experienced tax professional should be consulted to determine exactly which state's rules might apply to the estate, and which taxes these rules might impose.

### Income taxes

An estate may incur income taxes as well. These taxes may relate to tax-deferred investment assets that had been owned by your loved one, such as an annuity or IRA. Getting legal and tax advice can be critical in helping you make the best decisions about managing the estate. For example:

- Assets that are subject to both income and estate taxes may be dramatically depleted before reaching heirs, such as making distribution elections for certain assets.



- The estate may need to account for income generated and interest and dividends accrued on your loved one's assets after the date of death but prior to distribution.
- An individual income tax return may need to be filed for income earned by your loved one prior to death.

## Evaluating and Updating Your Will and Retitling Your Assets

If you are a surviving spouse, and you and your loved one had done estate planning, you probably have a good idea of the process of evaluating your will, establishing either a living or testamentary trust, and titling all of your assets. It is important to review your plan with your financial professional and attorney in the near future to ensure that it reflects your current wishes in light of your spouse's death.

### Three to six months from now

While you're talking with your loved one's Thrivent Financial professional, it may be helpful to schedule a meeting in three to six months to discuss your own financial and protection needs, in light of your loved one's passing. The Thrivent Financial Guidance Team is also available to provide immediate assistance with your questions and financial needs. Call [888-834-7428](tel:888-834-7428) or visit [Thrivent.com/TFGT](https://thrivent.com/TFGT).

You also may want to ask your Thrivent Financial professional about Thrivent Trust Company. It can serve as trustee, administer a variety of trusts and provide customized discretionary investment management.



## **Selling—or Not Selling—Your Home**

Following the loss of a family member, many people—especially spouses with no dependent children—consider selling their home. If this is something you are considering, remember to think about the financial and emotional aspects of this decision. Perhaps you have owned the house for many years, and it is located in a community where you have friends and family close by. There is great value in their support.

On the other hand, you may be ready to downsize, or you may feel like you're not comfortable being alone due to health or other circumstances. Either way, it's important to take the time to think through what is best for you before rushing into a decision.

Thrivent Financial and its representatives and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial professional and, as appropriate, your attorney and/or tax professional for additional information.

The Financial Advice Center may not offer the variety of products and services that can be offered by a local representative. If your situation requires a product or service not currently available through the Financial Advice Center, a Center representative can put you in contact with a local Thrivent Financial professional to assist you. Whether you purchase a product or service through a Financial Advice Center representative or a local representative, there will generally be no difference in the fees and expenses you will incur.

Trust and investment management accounts and services offered by Thrivent Trust Company are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, nor guaranteed by Thrivent Trust Company or its affiliates, and are subject to investment risk, including possible loss of the principal amount invested.

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## Be Good to Yourself

Treating yourself well is especially important at this time in your life. Here are some helpful tips:

- Proper nutrition, exercise and rest all play essential roles in your physical and mental health during this difficult time.
- Accept help from others. You can make well-meaning people feel better by letting them help you, even though you may not feel you want the help.
- Be patient with yourself and your feelings. If you are expressing your grief and receiving some outside support (as opposed to withdrawing and living in isolation), then you are doing the grief work that will help you adapt to the loss you've experienced.
- If you find you're retreating more and more, be aware that you may need special help, perhaps from a therapist or with regular one-on-one counseling with your church leader. Remember also that grief-support groups can do great service.
- If you're feeling unable to move forward on your own, ask for help.

## Joining a Support Group

There is no blueprint for grieving. We all make our different ways through grief with a combination of introspection, support, emotion, reason and faith.

Many people find it helps to receive counsel through a grief-support group (see Glossary) that you may find in your church, through your funeral director, local hospital, hospice or nonprofit organization.

Also, if you're a Thrivent member, you can request a complimentary copy of the book, *Grieving with Hope*. To order a copy, visit

[Thrivent.com/about-us/membership-and-benefits](https://thrivent.com/about-us/membership-and-benefits) or call [800-847-4836](tel:800-847-4836) and at the prompt say, "Fraternal."

## Additional Resources

Following are checklists and other resources to help you keep track of important details and follow through on them. This section includes:

- Sample letters to request forms and benefits.
- Examples of thank-you messages.
- Checklists to keep track of:
  - Relatives and Friends to Notify
  - Record of Flowers or Other Offerings



One of the first tasks when your loved one dies is to notify people about the death and the services to follow. Keep a list here of whom you've called and whether you reached them or were able to leave a message with details.

[illegible]

Your friends and family will offer their condolences and support in many ways. You may want to keep track of those you'd like to thank with a card, call or other form of appreciation.

[illegible]

## Sample Letters and Thank-you Messages

During the best of times, writing can be a challenge. During a time of grief, it can be especially difficult.

The following pages include examples of suggested language for thank-you notes and letters to request forms or benefits. Keep in mind that these are only guidelines. When it comes to thanking individuals, let your heart be your guide. If you need help requesting a form, you can use a sample letter “as is” or create your own using the examples as a starting point.



## Thanking Those Who Sent Flowers or Expressed Sympathy in Other Ways

Within a couple of weeks after the funeral or memorial service, you may want to send acknowledgment cards to friends and family who expressed their sympathy and love. You may also want to specifically thank your church leader, those who participated in the funeral or memorial service, the pallbearers and your funeral director.

If you choose to write something, any of the following few lines could be handwritten on a preprinted card to convey your appreciation for your friends' and family's support. Feel free to use these as they are written, or tailor them to fit your particular situation.

- Your presence at the funeral was a great support to my family and me. Thank you for your friendship.
- The support of good friends like you makes difficult times like these a little easier. Thank you for always being there for [me/us/our family].
- The flowers you sent were a reminder to us of the beauty that exists even in the saddest times. Thank you for your gift.
- Your gift of time was priceless. Thank you for [watching the children, cleaning the house, running errands]. It made things easier for us during this time.
- It would have been so easy to forget to eat during this difficult time. The [casserole, cold cuts, dessert] you sent helped give us the energy we needed. We are grateful for your friendship.
- Your contribution to [church or charity name] is another reminder of how much we rely on the generosity of our friends. It is a comfort to know you care.
- Thank you for being a pallbearer. Your willingness to perform that service with honor and respect meant a great deal to our family.
- Your kind words of comfort from God's Word will long be remembered by our family. Please accept our heartfelt thanks.
- The meal you helped serve was a wonderful blessing to our family. Thank you for your thoughtful concern.



## Writing Letters Requesting Forms and Benefits or Relaying Essential Information

Filing claims for life insurance benefits, veteran's benefits, Social Security benefits, retirement plan benefits and other financial benefits is important and can be time-consuming. In most cases, you will be able to make requests with phone calls or in some cases, online, but there may be times when you need to send a letter to request a specific form or benefits.

A few sample letters are included that can be tailored to meet your specific needs. Be sure to keep a copy of any letters you send and file them with the papers related to settling your loved one's estate. A few reminders:

- In all cases, give your loved one's full legal name, and type or print your full name and address.
- If you refer to contract or account numbers in the letter, double-check that you got the numbers right.
- Make sure you sign the letters above your typed or printed name.

**Important:** If you are the spouse of the deceased, don't automatically assume you are the beneficiary. Also, being the spouse does not automatically entitle you to information about what is in a life insurance contract. You must be named personal representative or administrator (see Glossary) to handle financial transactions on probate assets. In some instances, you may need to provide proof, such as "testamentary letters," to show you are the appointed personal representative.

### **Life insurance company**

*This is to inform you that your contract holder, [loved one's name], died on [date]. [His or Her] contract number was [number].*

*Please send any forms necessary to begin the claim-filing process. Also, please search your files for any other contracts my [husband, wife, etc.] may have held with your company.*

*Thank you for your help with this matter.*

*Sincerely,*

*[Your full name, address, phone number, email address]*

### **Department of Veterans Affairs**

*This is to inform you that [loved one's name] died on [date]. My [husband, wife, etc.] was a member of [branch of service and any identifying numbers you may have] who enlisted on [date] and served until [discharge date]. Am I, as beneficiary, eligible for any unused benefits?*

*Please send any information or forms I need to file for such benefits or let me know where to call to schedule an appointment, if necessary.*

*Thank you for your help with this matter.*

*Sincerely,*

*[Your full name, address, phone number, email address]*

**Any organizations your loved one might have belonged to:**

*This is to inform you that my [husband, wife, etc.], [name], died on [date]. Please check your files to see if [he or she] was eligible for any death benefits or had any insurance contracts with your organization.*

*Please send any essential information or forms that I need to complete to file for benefits that may be due to me.*

*Thanks very much for your help.*

*Sincerely,*

*[Your full name, address, phone number, email address]*

**Loved one's employer**

*This is to inform you that my [husband, wife, etc.], [name], died on [date]. My [husband, wife, etc.] worked at [company name] from [date] to [date].*

*Please send information on benefits that may be due to me, including group life insurance benefits, retirement plan benefits, sick pay, unused vacation pay or any other benefits. If I need to file forms to attain these benefits, please send them to me. If we need to schedule a meeting, please let me know.*

*Thank you for your assistance.*

*Sincerely,*

*[Your full name, address, phone number, email address]*

**Creditors**

*This is to inform you that my [husband, wife, etc.], [name], died on [date]. According to our records, [he or she] held a loan with your company, and the loan may be covered by a credit insurance plan.*

*I would like details about the loan and any insurance that covered it. If I need to file forms to obtain these benefits, please send them to me.*

*Thank you for your assistance.*

*Sincerely,*

*[Your full name, address, phone number, email address]*



# Planning for the Future

The loss and heartache that follows a death can make it difficult to think about putting your own affairs in order. Yet doing so may be one of the greatest gifts you give to your family; sparing them some of the emotional and financial stress you may be all too familiar with right now.

The following questions and information can help you move forward with important personal and financial decisions. Every decision you make today can help alleviate the burden for those you leave behind.



## Have You Completed Necessary Legal Forms?

To help ensure your assets are protected and your end-of-life wishes are carried out, you will need to complete the appropriate forms related to the following. Your attorney can discuss all of your options and the legal steps that need to be taken.

### Health care and life-support measures

“Advance medical directives” is a general term that describes a variety of documents related to your health care wishes. You may also hear terms like a living will, health care proxy, health care or durable power of attorney or similar names. (See the [Glossary](#) for definitions of key terms.)

Laws regarding medical decision-making vary by state. In some states, a health care proxy form and a living will may be combined into one form. Many experts encourage people to complete both documents to provide the most comprehensive guidance regarding their care.

Talk to a hospital chaplain or social worker, state office on aging, hospice service or attorney for more information about the forms you'll need in your state.

### ***Make sure your wishes are carried out***

*It's important to discuss your end-of-life wishes with your loved ones. But even if they're aware of your decisions, specific legal forms are often required to ensure your assets are protected and your wishes are carried out as planned.*

*Also, be sure to:*

- *Make a list of the names and phone numbers of professionals who handle your financial matters.*
- *Let the appropriate individuals know where the completed forms are kept.*



## Organ or Body Donation

If you would you like to donate organs, tissue, bone or corneas for transplants or your body for research or teaching purposes, have you made arrangements to do so?

## Property Distribution

- Do you have a will? Does it need to be updated (e.g., change of address; beneficiary married or divorced)?
- Have you set up a living trust or a testamentary trust through your will?
- Where do you keep your will and other important papers?
- Do you want to make any “payable on death” provisions with any of your accounts?
- Have you given someone durable power of attorney?  
(See the [Glossary](#).)



## Personal Wishes or Directives

You may also want to address these and other preferences that are important to you:

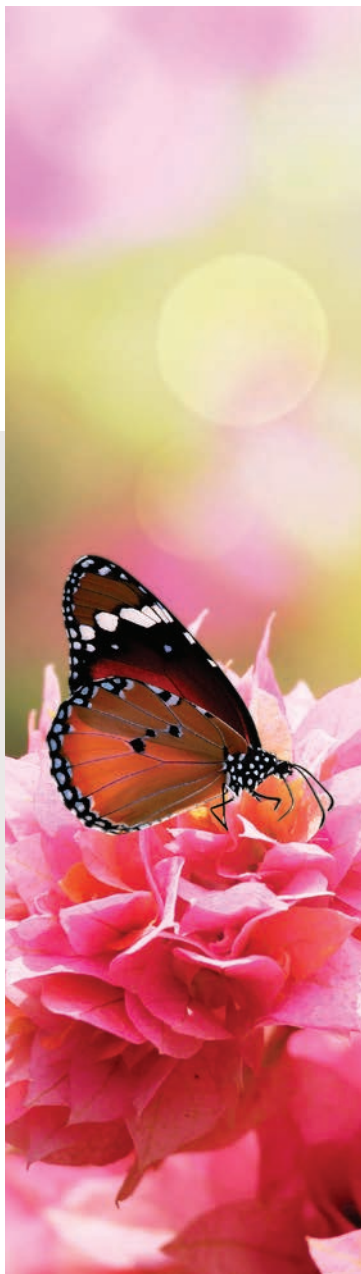
- Do you have personal belongings that you'd like to give away before you die so you can be sure they're distributed the way you'd like?
- Are you familiar with hospice services? Would you like to use hospice services?
- Would you like your church leader to visit regularly and pray with you?
- Would you like to die at home in your bed, if it's possible?
- Do you have specific wishes that your spouse, children, grandchildren, close friends or anybody else in particular be with you when you die?
- Whom would you like to have care for your pets?
- Are your real estate holdings, stocks, bonds and other financial instruments titled in such a way that they can pass easily to those you wish to have them?
- Are your important papers together? Do your family members know where they are?
- Do you have a list of the names and phone numbers of professionals who handle your financial matters?

## Pre-Planning Your Funeral

As difficult as it may be to pre-arrange your own funeral, the steps you take today can ease the burden for your loved ones when the time comes. This includes choosing a specific funeral home and determining if you would like to prepay expenses. You can follow the steps on [pages 17–25](#) as a guide to helping you make decisions that reflect your wishes, your values and your faith.

### **Taking the next steps ... because you love them**

It is difficult to attend to details when you're deeply grieving. And yet, you're called upon to do exactly that. Now, more than ever, it's probably clear to you that even a little planning in regard to your own death would be a great help to your family and friends. If you make your wishes known and put your financial affairs in order, you can help lighten their burden.



## Glossary

**Administrator:** The title given to the person a court names to administer estate assets when there is no will.

**Autopsy:** Examination of a body to determine the cause of death.

**Codicil:** A supplement or amendment to a will.

**Columbarium:** A building, room or series of niches along an indoor or outdoor wall in a cemetery or church where cremated remains are housed.

**Cremation:** The process of reducing the body to bone fragments through the application of intense heat.

**Death certificate:** An official document issued by the registrar of vital statistics, register of deaths, register of deeds or other public official, which certifies that a person has died.

**Durable Power of Attorney:** This legal document gives another person whom you name as your agent the power to act on your behalf to make financial decisions for you while you are still living. A “durable” power of attorney remains effective even if you become unable to make necessary financial decisions due to mental or physical disability. Note: A power of attorney that is not durable expires if the person who granted the power becomes unable to make his or her own decisions, which may make it necessary for a court to appoint a guardian. Also, a durable power of attorney is distinct from naming someone as your health care agent, although the same person could have both roles.

**Embalm:** To inject chemicals that temporarily preserve the body and to apply makeup to create a more pleasant appearance for a funeral that includes a viewing of the body.

**Entombment:** Placement of a casket in a mausoleum.

**Estate planning process:** A way of determining the best possible means to express your values and transfer what you own to those you love, in the manner you desire, in the most efficient manner.

**Estate-protection process:** Determining the potential impact of federal estate and income taxes, and related expenses at death, and implementing solutions to reduce that impact and to protect your estate for your heirs.

**Funeral service:** A gathering of mourners for a worship service where the body of the deceased is present.

**Grave-liner:** A simple outer burial container that either covers the top and sides of a casket or totally encloses it like a box. It is designed to keep the ground from sinking at the gravesite. Often made of concrete, a grave-liner meets minimum cemetery requirements for supporting the weight of the ground and cemetery maintenance equipment operating above the ground.

**Grief-support group:** A group sponsored by a church, a hospice, a hospital or on an ad hoc basis that aids participants in coming to peace regarding the death of a loved one.

**Interment:** Burial of a body in the ground or placement of a body in a mausoleum.

**Inurnment:** Placement of cremated remains in an urn; displaying the urn in a niche in a columbarium.

**Joint tenancy with right of survivorship (JWROS):** A common way for a couple to own real estate and other assets. Under JWROS, the assets will pass to the surviving spouse or other joint owner(s) without going through probate.

**Life insurance benefits:** Money due you if you were named as the beneficiary on your loved one's life insurance contract. Such benefits are not subject to probate, unless your loved one's estate was named as beneficiary or there is no living beneficiary.

**Living trust:** Also called an *intervivos* trust; a trust that is established and begins to function while you are alive, allowing you to see your trust at work. Commonly used to keep assets out of probate court and provide for a more seamless transfer of wealth. A living trust provides management of your trust assets and distributes income and principal according to your trust provisions.

**Mausoleum:** A building with places for entombment of the dead above ground.

**Memorial service:** A gathering of mourners for a worship service where the body of the deceased is not present.

**Payable on death account:** Also called a POD account; typically a bank or credit union account that designates a funeral home (or any person) as the beneficiary of funds that are in the account upon the account holder's death.

**Personal representative:** The title given to the person named in a will to administer the distribution of assets of someone who has died.

**POD account:** See "Payable on death account."

**Probate:** A legal procedure that transfers ownership and title of the deceased's assets that are subject to probate to his or her heirs according to the terms of a will or state law.

**Probate assets:** Those assets, including real estate, checking or savings accounts, stocks, bonds and other securities, that are not jointly owned, not held in trust, or that do not pass according to contract or beneficiary designation. These assets either transfer according to the terms of the will, or according to the provisions of state law if there is no will.

**Settlement option:** The payment method chosen to receive the proceeds from an annuity or life insurance contract. Proceeds can be received as a lump-sum payment, a series of payments for a predetermined time period, or a series of payments for the lifetime of an individual.

**Survivor benefits:** Money due a surviving spouse or child or other relative of the deceased from different benefit plans for which the deceased was eligible. These may include such things as Social Security benefits, retirement plan benefits, veteran's benefits, auto insurance benefits or fraternal group membership benefits.

**Testamentary trust:** A trust formed within a will that begins to function after a death has occurred. The trustee, named in the will, will manage the assets and invest and distribute income and principal according to specific instructions set forth in the trust established by the will.

**Unlimited marital deduction:** Federal tax law that allows an individual to transfer an unlimited amount of wealth to a U.S. citizen spouse during life or at death without paying federal gift or estate tax on it.

**Vault:** An outer burial container that a casket can go into at burial. It is a box, made of reinforced concrete or metal that is lined with plastic, PVC or metal and has a sealing closure. It exceeds minimum cemetery requirements for supporting the weight of the ground and maintenance equipment, and may be sold with a warranty of protective strength.









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# Step by Step

- Making funeral arrangements.
  - Requesting forms and benefits.
  - Handling administrative tasks.
  - Settling the estate.
  - *Plus: Checklists, websites and other helpful resources.*
- 



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