Losing a Loved One
A guide to help you with final preparations and decision making
Our Sincere Condolences

No one can ever truly be prepared for the death of a loved one – or the number of decisions and responsibilities that follow.

At Allstate, we are committed to being there for you during this difficult time. We have compiled this guide to help you manage the wide range of decisions and emotions you will likely experience in the coming months. From funeral arrangements, to practical and financial matters, to grief support. We are here to help you. Call us if you have any questions.

“Only people who are capable of loving strongly can also suffer great sorrow, but this same necessity of loving serves to counteract their grief and heals them”.

― Leo Tolstoy
The First Days: Funeral and Memorial Services

Planning the funeral and memorial services are among the first priorities you will have to tend to upon the death of a loved one. You may have already discussed some of the arrangements beforehand – and that will only help lessen the burden of decision-making during the first few days of loss.

- **Determine what you can afford.** Depending on your location, an average funeral can cost between $6,000 - $10,000 or more. Ask someone you trust for advice – and then be firm about what you are willing to pay. This way, you will be able to plan a dignified funeral within your budget.

- **Enlist the help of a close friend or family member** to help you make funeral arrangements, including the type and elements of the service (e.g. wake, religious, cremation).

- **Contact the funeral director or memorial society.**
  - If applicable, authorize immediate donation of body parts if the deceased has a signed organ donor card.
  - Contact medical school for body bequests, if applicable.

- **Provide an obituary or paid death notice** to local papers and any other appropriate publications.
Week One: Family and Household Matters

Although it is an overwhelming time, don’t neglect family and household matters, especially if you will be away from home.

- **Notify relatives**, friends and employers.
- **Identify and address immediate property matters**, such as mortgage, rent and utilities.
- **Retain all incoming mail and sort it out at a later date.** This prevents the loss of bills and checks in the potential confusion immediately following your loss.

**If you will be away:**

- **Arrange for mail pickup** and cancel newspaper delivery.
- **Cancel appointments** and home health services, such as meal deliveries, aides or volunteers.
- **Hire a house sitter** or put timers on lights and TVs.
Week One: Legal & Financial Responsibilities

Contact your attorney or executor (named in the will) as soon as possible to help explain the terms of the will and file the will in probate court. You will also want to contact your accountant or financial professional to begin to address important financial matters, such as changing the name on any jointly held accounts.

- **Obtain certified copies of the death certificate** (10-15 copies) to use for notifying state agencies, creditors, banks or other organizations.

- **Locate all important documents** needed to settle the estate, including: will or living trust; deeds; titles; licenses; insurance policies; financial records; tax returns; identification papers; disability claims; and military certificates.

- **Notify the deceased’s employer.** They can arrange for benefits due to the beneficiaries if he or she participated in any company insurance, retirement or pension plans.

- **Notify Social Security** of death and file for any death or survivor benefits that may apply: 800-772-1213.

- **Notify all insurance companies** including life insurance, home mortgage insurance, accident insurance, auto loan or other credit insurance, worker’s compensation and union insurance to review policies and beneficiaries, if necessary. The individual companies will send claims forms and instructions if there is a death-related benefit.

- **Investigate possible sources of benefits** through social or fraternal organizations, unions, mortgage companies and credit cards.

- **Contact the U.S. Department of Veteran Affairs** for benefits, if the deceased was a veteran: 800-827-1000.
Within The First Month

After the funeral and initial consultation with your legal and financial professionals, you should address other important issues.

- **Send the deceased’s medical claims** to insurance carriers.

- **Change the billing name** with utilities, phone, cable TV, garbage collection and any other home service providers, if applicable.

- **Change names on credit card accounts** if they were jointly held. You may be required to supply each card issuer with a copy of the death certificate. If all the credit cards were in the deceased’s name, apply for your own.

- **File a change of beneficiary form** if the deceased was the beneficiary on your insurance policies, retirement accounts and/or investments.

- **Open a checking account in your own name** if you don’t already have one.

- **Contact the state Department of Motor Vehicles** to change vehicle registrations.
After The First Month

At this point, you may now be ready to handle longer-term issues with your legal and financial professionals.

- **Re-title any jointly held real estate or other property**, especially if you wish to sell it later.

- **Talk to your insurance agent** about any changes on home and auto coverage. You may need to re-evaluate your insurance needs.

- **If there is a business**, work with your attorney to determine what decisions need to be made about the future of the business.

- **Consult with your attorney about updating your own will**.

- **Review old records and files**, including at least 13 months of cancelled checks, for any additional assets, benefits or obligations.

- **Ask your financial professional to help prepare a net worth statement** and make a list of income and expenses.

- **Contact airlines to apply for transfer of frequent flyer miles** to primary beneficiary (unless otherwise assigned in the will).
After The Third Month

- Compose a monthly budget that you can follow at least until you’ve become comfortable with managing the money available to you in your new situation.

- Consult your accountant or tax advisor about your tax returns and gather any information the advisor may need.

After The Sixth Month

- Begin planning for your financial future by reviewing your assets and liabilities. Consult with your local Allstate Agency to research changes and investments you may want to make.
After The First Year

During the process of grieving the death of a loved one, you are likely to experience a heightened sense of vulnerability. You may be living alone for the first time in a long time – and not accustomed to managing life and money on your own.

To help you maintain a sense of personal and financial security, you may consider waiting a full year before making any major decisions. According to grief experts, it takes at least a year before you are emotionally prepared to make important, life-altering decisions. Even then, you should approach them with caution and seek professional guidance.

**These important decisions may include the following:**

- Paying off the mortgage
- Moving to a new location
- Making new investments
- Remarrying

**Protect Yourself Against Fraud**

Families who have lost a loved one are prime targets for fraud. It is best to turn any unusual requests over to your executor, attorney or other professional advisor.

**You may receive:**

- Demands for repayment of loans that don’t exist
- Unsolicited COD merchandise
- False overdue notices

**Don’t tell strangers that you are alone:**

- Refer to the deceased as “not available” rather than “deceased” when someone calls
- Mark incoming mail with “no longer at this address.”
Survivor Resources

After the death of a loved one, it can be reassuring to know that you have people and resources you can turn to for assistance and comfort. The following list suggests several resources and guidelines you may not have thought of in your effort to re-establish a feeling of normalcy.

Support Groups

Grief support groups are beneficial in helping you to share your feelings with others. These groups provide a safe environment to talk about your grief, often at no charge.

When seeking a counselor or grief support group, ask:
- Your funeral home
- Your place of worship
- Family and friends
- Your employer’s Employee Assistance Program
- Military service offices

An excellent national grief support network is the Widowed Persons Service, a nonprofit program of the American Association of Retired Persons (AARP). Widowed Persons Service provides free counseling, grief support and referrals through trained widowed volunteers. Contact them at 888-OUR-AARP (888-687-2277) or www.aarp.org.
Reading Materials

Public libraries, religious institutions and grief support groups often have books under the topics of death, widowhood or bereavement. These resources may also have materials on topics that may be of assistance to you, such as health, housing, insurance and finance. You can also search online using keywords to find the websites, chat forums and other online resources that best suit your needs.

Your Allstate Agency is here for you.

We are committed to helping you manage the challenges of losing a loved one. Our team is experienced in dealing with the tough decisions – and the wide range of emotions that go along with them.

“Time is a physician that heals grief.”

— Diphilus