

## **A Time to Prepare Workbook**

### **Instructions**

#### To the Person Filling Out the Workbook

1. Fill out this workbook in pencil so that it is kept current. Please remember to consult your attorney to keep abreast of changes in laws.
2. The information in this workbook should be reviewed regularly and appropriate corrections should be made.
3. Important papers should be kept in one place to facilitate the task facing your survivors.
4. Document carefully on the following pages the location of those papers. Do not forget that notification of the location of keys and combinations is of equal importance.
5. If a safe-deposit or at-home fire-proof lock box has been used to store any of the vital documents, be sure that you, as well as a designated cosigner, are authorized to have access to the box and that both people retain a key. Be sure that your bank or Safe-deposit Box Company agrees that the box will be accessible to the surviving cosigner.
6. In addition to relatives and friends, many groups, agencies, firms, and administrations must be notified about death. Current telephone numbers of those who are to be notified immediately should be listed on pages 4-6, while the addresses and telephone numbers of organizations should be listed on pages 10-16.
7. When a new telephone book is delivered, check if the addresses and telephone numbers for Social Security, Veteran's Administration, Motor Vehicle Department, or any others have changed.
8. When your insurance policy renewals arrive, check that the policy numbers, addresses, and telephone numbers are still the same.
10. Laws regarding Living Will, Organ Donation, and Durable Power of Attorney may vary from location to location. It is prudent to check the laws for your specific jurisdiction.
11. Many airlines have an emergency bereavement fare that grants immediate family survivors an exemption from fare restrictions. Make certain that your loved ones are aware of this bereavement fare. They will be asked to supply the details of the death, the doctor and hospital location (if applicable) of the deceased, and the name of the funeral home.

**Basic Information**

1. Name \_\_\_\_\_  
Hebrew Name \_\_\_\_\_
2. Legal Residence \_\_\_\_\_
3. Telephone Number \_\_\_\_\_
4. Birthplace and Date \_\_\_\_\_
5. Spouse or Next of Kin \_\_\_\_\_
6. Children (Name and Social Security Numbers)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
7. Parents: Mother (Maiden Name) \_\_\_\_\_  
Mother's Hebrew Name \_\_\_\_\_  
Father \_\_\_\_\_  
Father's Hebrew Name \_\_\_\_\_
8. Grandparents: Maternal \_\_\_\_\_  
Grandparents: Paternal \_\_\_\_\_
9. Grandchildren \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
10. Social Security Number \_\_\_\_\_
11. VA Claim Number \_\_\_\_\_

12. Service Serial Number \_\_\_\_\_

13. Date and Place of Discharge \_\_\_\_\_

14. Length of Residence in Present Location \_\_\_\_\_

15. Blood/Genetic Information \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

16. Citizenship Naturalization Information (if applicable) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**People to notify immediately after death**

- 1. Rabbi \_\_\_\_\_ Tel. No. \_\_\_\_\_
- 2. Office, Partner, Staff  
\_\_\_\_\_  
Tel. No. \_\_\_\_\_  
\_\_\_\_\_  
Tel. No. \_\_\_\_\_  
\_\_\_\_\_  
Tel. No. \_\_\_\_\_
- 3. Funeral Director \_\_\_\_\_ Tel. No. \_\_\_\_\_
- 4. My body has been bequeathed to medical science Yes \_\_\_\_\_ No \_\_\_\_\_  
Contact \_\_\_\_\_ Tel. No. \_\_\_\_\_
- 5. Attorney \_\_\_\_\_ Tel. No. \_\_\_\_\_

The importance of securing good legal advice at this time cannot be overemphasized. The local Bar Association can recommend an attorney if there is no family lawyer. The attorney can give legal advice on matters such as trusts, recording deeds to real property, conservation and disbursement of estate assets, and revising or drawing up a will for the survivor. The executor of the estate probates the will with the legal advice of the attorney. If there is no will, the court will appoint an administrator for the estate. The executor and the attorney usually go to the probate court within one month of the person's death. Probate is a civil proceeding that establishes the will, marshaling and protecting the decedent's assets and settling the estate. Probate court jurisdiction is generally understood to include the power to establish a will and distribute all property in which the decedent had an interest. Establish the attorney's fees before the will is filed for probate. Many states in the United States have set maximum levels by statute. The following information is needed for probate:

- (a) The decedent's full name, address, and date of death
- b) The names and addresses of all the decedent's heirs
- (c) The will
- (d) The nature and extent of the assets and debts of the estate

In addition, if you desire, you may direct your attorney to fill out your estate tax re- turn and your inheritance tax return.

- 6. Accountant \_\_\_\_\_ Tel. No. \_\_\_\_\_

Often the person's accountant or tax consultant can assist the survivor or the executor of the estate by preparing and interpreting financial records and providing tax information. The accountant or consultant may also prepare the estate and inheritance tax returns.

7. Executor/Executrix of Will

(1) \_\_\_\_\_ Tel. No. \_\_\_\_\_

(2) \_\_\_\_\_ Tel. No. \_\_\_\_\_

(3) \_\_\_\_\_ Tel. No. \_\_\_\_\_

The responsibilities of the executor include:

- (a) Probating the will with the attorney
- (b) Collecting or settling the decedent's debts. Only the executor should become involved in this matter since only enforceable claims against the decedent are deductible from the gross estate
- (c) Deciding upon the sale of estate property not held in joint tenancy

8. Life Insurance Agent \_\_\_\_\_ Tel. No. \_\_\_\_\_

The life insurance agent should be notified promptly. It is important to note that life insurance benefit can be paid in a variety of ways. Most life insurance companies provide options whereby the money can be paid within various periods of time in various amounts. Unless there is an immediate need for all of the cash in a lump sum, the other settlement options should be considered. In order to gain time to adjust to a changed situation and avoid rushing into financial decisions, the survivor can tell the insurance company that he or she needs a certain amount of money for immediate funds and that the company should keep the rest of the benefits under the interest option until a later date. He or she should do this only with the understanding that any amount could be withdrawn at any time, that the interest would begin immediately, and that the right to select any settlement option is guaranteed, including a lump sum payment at a later date. Settlement options often vary and differ from company to company. The insurance agent should explain each option fully. Note: Please check other avenues of life insurance, i.e. credit cards (if in deceased's name) and pension plans.

9. Bank Trust Officer \_\_\_\_\_ Tel. No. \_\_\_\_\_

A trust may have been arranged ahead of time with a bank trust officer. It is the trust officer's responsibility to review his or her client's entire financial picture (real estate, individually owned securities, cash, personal effects-including works of art, automobiles, jewelry, joint property-business interests, and the face value of life insurance). Trust officers invest funds, collect income earned by the investments, remit the income, and attend to all the details involved in handling the trust. They will keep the necessary financial records and provide the family with the required reports. If a trust has not been already established, the survivor can arrange for the establishment of a trust benefiting his or her children or a living trust for the survivor's own benefit. The creation of a living trust will enable the client to obtain the professional services of a

trust administration officer. The fees charged for trust services are based on the administrative services performed by the trustee. They are competitively set and are listed in a schedule that is available from the bank.

10. Other Relatives and Close Friends

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

Name \_\_\_\_\_ Tel. No. \_\_\_\_\_

The rest of the family and friends are listed in the address book of the deceased, which can be found

11. Human Resources/Benefits Contact

\_\_\_\_\_ Tel. No. \_\_\_\_\_

Important information may be obtained from these individuals regarding benefits due to family.

\_\_\_\_\_ Tel. No. \_\_\_\_\_



## Places of Safekeeping

1. Safe-Deposit Box(es) \_\_\_\_\_  
(location and number of box)

The box(es) may be opened by any signer who has a key. If there is no cosigner for the box(es), the executor of the estate will have to present Letters Testamentary (or Letters of Administration, if an administrator has been appointed) and the box(es) may be opened by the executor in the presence of an officer of the bank or the safe-deposit company. Check with the establishment to determine whether it is their policy to seal a safe-deposit box once the obituary notice has been published.

Key(s) \_\_\_\_\_

2. Strongbox \_\_\_\_\_

Key or combination \_\_\_\_\_

3. Home Safe \_\_\_\_\_

Key or combination \_\_\_\_\_

4. Home Desk \_\_\_\_\_

Key \_\_\_\_\_

5. Office Desk \_\_\_\_\_

Key \_\_\_\_\_

6. Home Files \_\_\_\_\_

Key \_\_\_\_\_

7. Office Files \_\_\_\_\_

Key \_\_\_\_\_

8. Locker \_\_\_\_\_

Key or combination \_\_\_\_\_

9. Briefcase \_\_\_\_\_

Key or combination \_\_\_\_\_

10. Ministorage/Warehouse

Key \_\_\_\_\_

**Location of Tangible Property**

1. Cash \_\_\_\_\_

\_\_\_\_\_

2. Jewelry \_\_\_\_\_

\_\_\_\_\_

3. Objects of Art \_\_\_\_\_

\_\_\_\_\_

4. Furs (Storage?) \_\_\_\_\_

\_\_\_\_\_

5. Boats, Aircraft, Motor Vehicles, etc. \_\_\_\_\_

\_\_\_\_\_

6. Other \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Location of Documents**

1. Will \_\_\_\_\_

The assets listed in numbers 2 to 4 are considered outside the jurisdiction of the probate court.

2. Life Insurance Policy (if payable to beneficiary other than the estate)  
\_\_\_\_\_

3. Jointly Owned Property  
Deed to Home \_\_\_\_\_

Deeds to Other Property \_\_\_\_\_

4. Trusts \_\_\_\_\_

5. Stocks/Securities Certificates \_\_\_\_\_  
\_\_\_\_\_

6. Bonds \_\_\_\_\_  
\_\_\_\_\_

7. Real Property of the Deceased Not Held Jointly (must be probated)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Other Assets (Royalties, Patents, etc.)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. Other Insurance Policies

Health \_\_\_\_\_

Disability \_\_\_\_\_

Home \_\_\_\_\_

Umbrella \_\_\_\_\_

Auto \_\_\_\_\_

10. Bankbooks

In certain jurisdictions a survivor may withdraw funds only from an account that has been set up with rights of survivorship.

Savings \_\_\_\_\_

Money Market(s) \_\_\_\_\_

Checking \_\_\_\_\_

CD(s) \_\_\_\_\_

11. Record of IRA(s) \_\_\_\_\_

12. Debts/Monthly Obligations

Mortgage: \_\_\_\_\_ Home \_\_\_\_\_

Office \_\_\_\_\_

Home Improvement Loan \_\_\_\_\_

Others \_\_\_\_\_

\_\_\_\_\_

13. Income Tax Papers/1040 Returns \_\_\_\_\_

\_\_\_\_\_

14. Records of Purchase/Sale \_\_\_\_\_

\_\_\_\_\_

15. Business Agreement/Partnership Contracts \_\_\_\_\_  
\_\_\_\_\_
16. Pension Information \_\_\_\_\_  
\_\_\_\_\_
17. Military Discharge Papers \_\_\_\_\_  
\_\_\_\_\_
18. Credit Cards and Account Numbers \_\_\_\_\_  
\_\_\_\_\_
19. Title to Automobiles and Auto Registrations \_\_\_\_\_  
\_\_\_\_\_
20. Marriage Certificate \_\_\_\_\_  
\_\_\_\_\_
21. Birth Certificate/Adoption Papers \_\_\_\_\_  
\_\_\_\_\_
22. Naturalization Papers \_\_\_\_\_
23. Change of Name Papers \_\_\_\_\_
24. Previous Marriage Certificates \_\_\_\_\_
25. Divorce Papers \_\_\_\_\_
26. Birth Certificates of Children \_\_\_\_\_
27. Other Important Documents (i.e., Ethical Will) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **Additional Contacts to Be Made**

These contacts should be made as soon as the bereaved is able to attend to business matters. Notification may be made by phone or in writing..

1. Social Security \_\_\_\_\_  
\_\_\_\_\_

Social Security benefits are not automatic. One must apply for them. Providing the following information will speed the processing of a claim:

- (a) A certified copy of the death certificate
- (b) The decedent's Social Security number
- (c) A record of the decedent's earnings in the current and previous year
- (d) A copy of the marriage certificate and any prior divorce decrees for either the decedent or the survivor
- (e) Social Security numbers of the survivor and dependent children
- (f) Proof of the survivor's age and the ages of dependent children who are eighteen or younger

2. Veteran's Administration \_\_\_\_\_  
\_\_\_\_\_

Benefits vary according to the nature of the veteran's death. The Veteran's Administration will require the following documents in order to process a claim:

- (a) The veteran's Report of Separation from Active Service, Form DD214 (discharge papers)
- (b) A certified copy of the death certificate
- (c) A copy of the marriage certificate and any prior divorce decrees for either the veteran or the survivor
- (d) Copies of birth verification for dependent children

In addition, the veteran's complete name and Government Life Insurance policy number or VA claim number should be supplied. If this information is not available, the military service serial number and branch, as well as the veteran's dates of service, must be provided. The Veteran's Administration representative can help obtain the necessary documents from the Department of Defense if they cannot be located.

3. Companies to Whom the Deceased Owed Money \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Many types of installment purchases, loans, and credit accounts are covered by credit life insurance, which pays off the balance due in the event of death. It is possible that a credit card account, car, boat, or other financed purchase becomes fully paid when the purchaser dies. All such companies should be contacted.

4. Holder of Pension Plan \_\_\_\_\_  
\_\_\_\_\_

5. Insurance Companies

All insurance policies should be transferred to the survivor as soon as possible to avoid any lapse in coverage.

Auto \_\_\_\_\_ Agent \_\_\_\_\_

Home \_\_\_\_\_ Agent \_\_\_\_\_

Health \_\_\_\_\_ Agent \_\_\_\_\_

A survivor and dependent children may continue to be eligible for hospital, surgical, and disability benefits under the decedent's policy. These coverages may or may not cease with the death of the policyholder. The health insurance company should be contacted.

Disability \_\_\_\_\_

Umbrella \_\_\_\_\_

6. Mortgage Company \_\_\_\_\_

7. County Tax Assessor-Collector: Concerning Auto Registration and Title Change  
\_\_\_\_\_

8. Utility Companies

The name on all bills should be changed from that of the deceased.

(a) Gas \_\_\_\_\_



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12. Other

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## Donor Card

I \_\_\_\_\_

have spoken to my family about organ and tissue donation. The following people have witnessed my commitment to be donor:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

I wish to donate the following:

Any needed organs and tissues

Only the following organs and tissues:

\_\_\_\_\_

\_\_\_\_\_  
Donor Signature

Age    Date

\_\_\_\_\_  
Next of Kin Contact