

Caring for the Past and Planning for the Future

Thank you for your interest in our firm. If you have received a copy of this booklet you are either planning for the future or have recently lost a loved one. This booklet is a culmination of years of experience compiled to assist you in all aspects of planning and to guide you through what will seem an endless task of responsibilities. This guide is also designed to help you find any resource or support you may need that is available in the tri-county area. Remember, our family and staff is available 24 hours a day 365 days a year. Just pick up the phone and give us a call. We are willing to answer any question you have or just sit and talk.

Remember when using this booklet to help you settle the many financial and legal matters associated with planning and settling an estate, that the advice of an accountant and lawyer can be invaluable. Some advice can be obtained through the Register of Wills or the community resource guide provided in the back of this booklet.

Planning for the future is a very loving gesture on your part. Some pre-plan because there will be no one who is capable of making decisions. Others have definite preferences concerning their funeral service and they want their families to be informed and involved in the decisions. Many pre-plan to guarantee and set the cost of the funeral regardless of age or health. Most pre-plan in a sincere desire to be helpful, and to ease the anxieties and responsibilities of their survivors.

No matter what the reason, pre-planning assures concerned attention to your preferences and desires and it protects your survivors from, one day, having to make decisions at a time when decisions could be difficult and confusing.

If you are interested in formalizing your planning after reviewing this booklet, please call Brinsfield-Echols Funeral Homes: Arehart-Echols Funeral Home-La Plata 301-934-8342

4400

Brinsfield-Echols Funeral Home-Charlotte Hall 301-472-

Brinsfield Funeral Home-Leonardtown 301-475-5588

Please, consider us a friend who is always available to help and support you in any way. Always feel free to call at any time.

Sincerely,

The Brinsfield & Echols Family

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PERSONAL INFORMATION

Name _____ (Maiden)
 First Middle Last

Address _____ Phone ()
 Street City State Zip Code

Coming From _____ in _____ Date of Birth _____
 City State Year Month Day Year

Birth Palce _____ Race _____ Marital Status _____

Citizen of _____ Hispanic or Haitian (Yes/No) Specify _____ SS No. _____

Occupation (present or former) _____

Physician _____ Address _____

Spouse (Maiden) _____ Spouse's Birth _____ SS No. _____

Highest Education Grade Completed _____ Veteran (Yes/No) Where Discharged _____

Father's Name _____ Mother's Maiden Name _____

Children _____
 Name Address Phone

 Name Address Phone

 Name Address Phone

 Name Address Phone

 Name Address Phone

Brothers/Sisters _____
 Name Address Phone

 Name Address Phone

 Name Address Phone

Clergy _____ Church Affiliation _____

Disposition _____ (Burial, Entombment, Cremation)

Cemetery _____
 Name City State

Please complete and mail to
Brinsfield-Echols Funeral Home • P.O. Box 128 • Charlotte Hall, Maryland 20622

PERSONS TO BE NOTIFIED WHEN A DEATH OCCURS

Please include immediate family, other relatives, friends and emergency contacts.

Name					Relationship
------	--	--	--	--	--------------

Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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Name					Relationship
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Address	City	State	Zip Code	Phone
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ADVISORS

ACCOUNTANT _____
Name Firm

Address City State Zip Code Phone

ATTORNEY _____
Name Firm

Address City State Zip Code Phone

BANKER _____
Name Firm

Address City State Zip Code Phone

CLERGY _____
Name Firm

Address City State Zip Code Phone

INSURANCE AGENT _____
Name Firm

Address City State Zip Code Phone

STOCKBROKER _____
Name Firm

Address City State Zip Code Phone

OTHER _____
Name Firm

Address City State Zip Code Phone

OTHER _____
Name Firm

Address City State Zip Code Phone

Planning A Meaningful Funeral Service

A funeral should be unique to the person being honored. People think that funerals must be done in certain way and in some churches there are rules about the proper music or other ceremonial procedures, but outside those rituals there are no limitations. Between the funeral home and your church all of your ideas can be accommodated.

If a song has meaning to the family or the deceased, it should be played or sung. If there are special people who can share meaningful thoughts and insights into the life of the person, they should be heard. If the family wants to speak they should do so even if their voices break and they must stop and cry. If there are special things that have meaning to the person, have them at the service: a motorcycle, a fishing boat, an old car, pictures, artwork, or anything that has meaning to you or the deceased.

Below is an opportunity for you to express what you would like your Service of Remembrance to be like. Feel free to express your wishes without rules and we will balance your wishes with your religious customs.

Place of Service (type of service)

Minister(s) and other Speakers

Music (instrumental, singers, songs)

Readings (scripture, poems)

Person(s) to read

Organizations and other participants

Pictures (other items to be displayed)

Stories and thoughts to be shared

Reception and other gatherings

PRE-ARRANGED FUNERAL PLANS

“Pre-Arranging makes sense.” “To Plan Ahead is to Care.”

Concerned and thoughtful people are coming to us to arrange for their own funeral and cemetery needs. Families who plan ahead realize the importance of this step and how much easier it will be for everyone concerned when death becomes a reality.

Most people find that Pre-Arrangement gives them peace of mind, because they have taken the initiative to spare their families these responsibilities and often disturbing tasks. By making your pre-arrangements today, you also make sure that spiraling inflation will never increase the cost.

Arehart-Echols Funeral Home offers a pre-arrangement program that is backed not only by the reputation of the Arehart-Echols Organization, but by the protection afforded through our state Regulated Trusts. Many families prefer to make one lump sum payment while others select a payment plan designed to meet their financial capabilities. Your pre-funded arrangements allow your life insurance benefits to assist your survivors with living expenses for the future. Your funeral cost won't be taken from their income. It's really a matter of thoughtfulness as well as providing sound financial management. Anyone can qualify.

Your Arehart-Echols representative can assist you in completing all the details of Pre-Arrangement. If you are one of those who have already made their pre-arrangements and have everything thoughtfully prepared in advance, you are to be commended.

***When death occurs, the survivors simply call
Charlotte Hall(301)472-4400 La Plata(301) 934-8342 Leonardtown(301) 475-5588 or 800-308-2835
for prompt and attentive guidance.***

With all of your Pre-Arrangement plans on file, much emotional planning has been eliminated. Brinsfield-Echols Funeral Homes stand ready to assist in coordinating and following through with your wishes.

Should any important information change regarding your Pre-Arranged funeral plans, please contact one of the offices listed above.

LAST WILL AND TESTAMENT

A Last Will and Testament is a document which names the people you want to receive your property when you die and who will be responsible for insuring that your wishes are carried out. Everyone should have a Will. If you do not have a Last Will and Testament, your property may be divided in a way that you do not want. Also, if you want your spouse to receive all of your estate, failure to have a valid Last Will and Testament could result in your property passing to others, thus imposing a hardship.

If you have a Will, it should be reviewed periodically to be sure it reflects your current intentions, and, more importantly, to take advantage of changes in the State and Federal law, births, deaths, marriages or other changes in your family or your intentions of distribution. You can always change your Will by adding a Codicil to your existing Will or by revoking the old Will and having a new one prepared.

If you have a valid Will which was prepared in another State, it may be recognized as valid in Maryland. However, it should be reviewed by a Maryland attorney to insure that it meets the requirements of the Maryland Statutes, and to determine whether it will have an adverse effect on the distribution of your property. In most cases, it is advisable to draft a new Will if only to avoid the expense of locating out of state witnesses.

LIVING WILL

Under Maryland Statutes, any competent adult may, at any time, make a written declaration directing the withholding or withdrawal of life prolonging procedures in the event such person is suffering with a terminal condition. Life prolonging procedure is defined as any medical procedure, treatment or intervention which utilizes mechanical or other artificial means to sustain, restore, or support a spontaneous vital function. Until now, Living Wills did not include the provision to withhold or withdraw sustenance or hydration (food & water) when the application of such procedures would serve only to prolong artificially the process of dying. However, due to a new Maryland Statute, these provisions may be included. To be effective, a Living Will must provide specific language and be executed in accordance with Maryland law.

DURABLE POWER OF ATTORNEY

In addition to the basic Living Will, new Maryland Statutes have expanded the usefulness of the Durable Power of Attorney, and provided a method of designing a health care surrogate who may make health care decisions and provide informal consent if a person is otherwise incapable.

The Living Will or Durable Power of Attorney, individually or working together, can greatly enhance the decision-making process as it affects the medical treatment of incompetent and/or terminally ill persons. These new provisions have certain limitations and have to meet a number of standards and formalities and should therefore be prepared by an attorney familiar with this law and your particular situation.

LIVING TRUST

A Living Trust is used in estate planning to avoid probate and provide protection in the event of disability or incompetency. Other protection advantages are: allows immediate distribution of assets to beneficiaries, maintains privacy, lets you keep control even at your disability and after your death, and minimizes emotional stress on your family. Seek an experienced estate planning or tax attorney when planning your estate.

AN ATTORNEY'S HELP

Be ready to tell your attorney the names and addresses of the people with whom you want to share your estate. You should also decide whom you want to have act as your personal representative. This will often be your spouse or one of your children, or close family member, but it should always be someone in whom you have confidence.

After death, it is the responsibility of the named personal representative to contact an attorney and begin estate proceedings including the filing of the current Will with the court. Your personal representative will petition the court for authority to act as personal representative. He or she will then have the responsibility of collecting all of the assets of your estate, paying all debts and legal obligations, having the assets appraised and distributing your estate to those persons designated in your Will. Your personal representative is entitled to a fee for administering your estate. This fee depends upon many factors, including, but not limited to, the responsibilities placed upon them. Your personal representative has the option to waive this fee.

Should an individual die possessing real property and personal assets without having a current valid Will, it is the responsibility of the heirs to engage an attorney. Your attorney will properly open the estate and file it with the Probate Division of the Circuit Court.

Contacting your counties Register of Wills is a helpful first step if you are not how to proceed:

Calvert County: 410-535-0121 Charles County: 301-932-3345 St. Mary's County: 301-475-5566

Probate is the process concluding your affairs, accumulating your assets, paying your valid debts and distributing your assets to the heirs designated in your Will. If no Will exists, the legal heirs will be determined in accordance with state law.

Letters of Administration are documents issued by the Probate Court appointing a personal representative and initiating the Estate Proceedings.

A total of all assets must be tabulated and reported to the Maryland/Charles County Register of Wills within 60 days. Your attorney may assist in preparation of an inventory which includes the following: All assets including *tangible* real property, personal items such as cars, trucks, boats, recreational vehicles, mobile homes, motorcycles, furniture, fine jewelry, art and other personal contents of the home or other locations.

Assets also include *intangible* items such as stocks, bonds, bank accounts, IRA's, cash, mortgages, notes, pensions, etc. These assets must also be assigned to the estate and must be accounted for in the total assets.

A surviving spouse who has joint ownership in assets may not be liable for Federal Estate Tax, but must file a Preliminary Notice and Report to receive a Non-taxable Certificate in order to transfer real property. Your attorney has all the necessary forms and is ready to help file them.

Surviving non spouse or heirs may be subject to tax determined by total assets and tax limitations set by Maryland Estate Statutes. Your attorney can advise you of the proper assessments.

Real Property held out of state may come under different legal requirements. Survivors should advise their local attorney or a qualified attorney in the state where the assets are held.

If you need assistance in having a Will prepared, contact Arehart-Echols Funeral Home for guidance.

A copy of your current valid Maryland Will should be placed in a safe convenient location so your survivors can have ready access to it.

REAL ESTATE

Real Estate (Real Property) is land and everything permanently attached to the land. Your home, condo and rented or vacant properties are considered real property and are part of your total assets. Proper transferring of all properties is important and should be done with the aid of competent legal assistance. It is necessary to remove the deceased's name from all real property.

Property Transfer Requirements

Property deeded in Joint Tenancy with Right of Survivor (JTWRS), or as a husband and wife so stipulated, is transferable to the surviving party.

In order to establish a clear title in the name of the survivor, your attorney will file a **Preliminary Notice and Asset Report Form** with the Register of Wills, provided no federal or state taxes are due. A clear title means there are no taxes, either estate or inheritance, payable on the property. Upon review, the state will return a **Non Tax Certificate**. Your attorney will record the Non Tax Form, a certified copy of the death certificate and a continuous marriage affidavit if necessary, in the Maryland counties where the property is located.

Property Out-of-State or Out-of-Country should be handled by an attorney where the property is located, in conjunction with your Maryland attorney.

Property Held in Sole Ownership which is titled in a deceased's name alone, or as a tenant in common with other persons, will be included in the Probate Sole Estate. Your attorney handling the estate will file the necessary forms with the Probate Court in the counties where the property is located.

Property Tax Exemption

Your property may be eligible for various tax exemptions. In order to qualify, contact the Property Appraiser Office. Exemptions must be applied for during January 2 - March 1, the year following the death, disability or homestead. Application can be made in person at a local office, or through the mail. If mailed, include tax receipt and photocopy of the death certificate to the Charles County Register of Wills.

VEHICLE/MOBILE HOME/BOAT TITLE TRANSFERS

Transfer of title is needed for the following items:

- cars/trucks vans
- boats (separate classification)
- mo bile homes
- motorcycles or mopeds
- recreation vehicles (campers, motor homes)

Title transfers can only be completed in Charles county.

County Offices/Department of Motor Vehicles (1-800 950-1682):

Charles County

11 Industrial Park Drive
Ctr

Waldorf, Maryland
(Mon.-Fri. 8:30 a.m.-4:30 p.m.)

St. Mary's County

Rt. 5 Sunnyside Road

Leonardtown, Maryland
(W, Th, & F 8:30-12Noon and 12:30- 3:45 p.m.)

Calvert County

200 Duke Street Louis Goldstein Multi-service

Prince Frederick, Maryland
(M,T 8:30-12 & 12:30-3:45)

Classification of Ownership for Title Transfers of Vehicles

1. Joint Ownership: (Husband/wife joint ownership). Certified death certificate per vehicle, photo identification, current registration and title.
2. Joint Ownership: (Other than spouse). Title of vehicle and a certified death certificate.

3. Sole Ownership: (No current Will). Spouse is required to have a certified death certificate and title to vehicle.
4. Sole Ownership: (Current Will). Spouse is required to have a certified death certificate and title to vehicle.
5. Administration of Estate: (No spouse). Heirs only are required to have a Letter of Administration, title of vehicle, and a certified copy of the death certificate.

Vehicles registered out-of-state must be transferred in the state of registration.

Depending on how the title is registered (joint ownership, or sole ownership), the following documents may be necessary:

- title of vehicle* registration
- name and location of lien holder of title*
- proof of insurance
- driver license
- odometer reading
- photocopy of death certificate for each vehicle*
- current registration*
- certified copy of Will stating direct beneficiary if available*
- Letter of Administration and personal representative appointed.

*Items for surviving spouse.

FINANCIAL ACCOUNTS

A detailed record of all your financial accounts is very important to your heirs. Keep a current list of financial accounts in your Planning Guide to assist in locating these valuable documents. We recommend you consult with an advisor in all financial matters.

I. FINANCIAL ACCOUNTS INCLUDE:

- | | |
|--------------------------------|------------------------|
| Savings | Pension Funds |
| Checking | Certificate of Deposit |
| Money Market | Annuities |
| Stocks and Bonds | Credit Union Funds |
| Mutual Funds | Trust Accounts |
| Individual Retirement Accounts | |
| Mortgages and Personal Loans | |

All accounts must be reported to your attorney when processing the estate details.

Funds and Safe Deposit Boxes are not frozen assets in the State of Maryland. Transferring of funds and title of accounts must be done properly and within a reasonable period following the death of the sole account holder or joint co-owner.

It is recommended that savings or checking accounts remain active for one (1) to two (2) months following a death to clear all previous transactions. A longer period may be necessary while settling an estate.

Checks received in the name of a DECEASED PERSON or in joint ownership should returned and reissued.

II. GENERAL ACCOUNTS:

- Types:
1. Sole Ownership (One name on account)
 2. Joint Ownership with Right of Survivor (JTWRS)
 3. Established Trust Accounts (ITF)

Transferring/Closing Accounts Sole Ownership Accounts with no designated beneficiary must be included in Probate proceedings and require:

- Certified copy of Death Certificate
- Letters of Administration from estate, current within 60 days

Sole Ownership with IN TRUST FOR (ITF). Requires a certified copy of the death certificate, and proof of beneficiary identity.

Joint Account (JTWS) with two (2) or more names listed as co-owners. The survivors have rights to withdraw the funds of the account. Should both owners be deceased and there is no stated beneficiary, the account must be listed on the asset statement which your attorney will file with the Probate Division of the Circuit Court.

III. CERTIFICATE OF DEPOSIT (CD).

Accounts that will mature in a specific time period follow the same regulations as most savings and checking.

Most joint ownership CD's may not have the funds withdrawn without penalty or interest. Sole Ownership CD's (or IN TRUST FOR) may be cashed in by the beneficiary prior to maturity date without penalty.

IV. INDIVIDUAL RETIREMENT ACCOUNTS (IRA).

Retirement monies on account can be released to a surviving spouse. A certified copy of death must be presented. The funds can be "rolled back" into spouse's IRA should one exist, with no tax ramifications. All IRA funds must be listed as assets for estate tabulation.

V. LIVING TRUST.

These accounts are set up to provide an incremental income for a stated beneficiary. Generally, the funds must be reported as assets for estate tabulation. A list of all Living Trust Accounts should be kept on file. The trust officer and the attorney regulating the estate must be notified to start proper legal proceedings to activate trust payments.

VI. GOVERNMENT BONDS.

Federal issued bonds may only be redeemed at:

1. Federal Reserve Bank
2. Bureau of the Public Department, Washington, DC 20226
3. Bureau of the Public Department, 200 Third Street, Parkersburg, West Virginia 26101

Procedure:

1. Sole Ownership with a stated beneficiary: Beneficiary signs the name as it appears on the front of the bond. (Only one certified copy of the death certificate for all bonds is required.)
2. Sole Owner, no stated beneficiary: Estate administrator submits a certified copy of the Letter of Administration not more than six (6) months prior to redemption, and signs the bonds as follows:

(Name-Administrator of Estate), Administrator of Estate (Name), deceased.

3. Co-Owner or Beneficiary, both deceased when the last named person's estate is being settled: Requires a certified copy of death certificate, and Letter of Administration (valid for not more than six (6) months prior to redemption) and signed as follows:

(Name-Administrator of Estate), for (Name of Last Deceased).

These procedures only apply to Government Bonds when the Estate has already been closed and the bonds are now being redeemed.

Additionally, a certified copy of Decree of Distribution or (Final Account Form P.D. 1946) must be completed and accompany the required documents. If there is more than one (1) name listed on the bond, a copy of each deceased person's death certificate must also be furnished.

FINANCIAL ACCOUNTS LISTING

Financial Institution

Account #

Type of Accounts

(C.D., Savings, etc.)

SAFE DEPOSIT BOX

Title of ownership will dictate the usage and entrance of the Safe Deposit Box.

Location of Safe Deposit Box:

The key is located at:

Contents of safe deposit boxes must be reported to your attorney for asset tabulation, regarding the estate details of the deceased.

Sole Ownership (No beneficiary): Requires a certified copy of death certificate and Letters of Administration to retrieve contents.

In most cases, Safe Deposit Boxes are not sealed at the time of death.

CREDIT CARDS

Notify each credit card company in writing of the cardholder's death. Include the following:

1. A statement inquiring whether or not the account is covered by credit life insurance;
2. A photocopy of the death certificate;
3. The name and address of the personal representative of the deceased; and
4. Name and address of the attorney filing the estate of the deceased (if applicable).

Cut and destroy all credit cards in the name of the deceased.

Joint account holder may retain the card issued in their own name; all others must be returned.

A complete and current list of all credit cards should be maintained in your Planning Guide.

Name of Company

Address

Card #

Exp. Date

STOCKS, BONDS AND FUNDS

Stocks refer to types of investments which are traded through an exchange or over the counter market. Normally, they are handled through a stockbroker. A share of stock represents one unit of ownership in a corporation. Stocks may be referred to as Common Stock or Preferred Stock.

Bonds: the simplest form of bond is a Debenture. Other forms of bonds include Municipal Bonds, issued by state, city, county or other political subdivisions. Income Bonds, Mortgage Bonds and Collateral Trust Bonds

Mutual Funds consist of a portfolio of stock securities acquired through the mass purchasing power of many individual investors. These funds are generally purchased and managed through professional brokerage firms.

Money Market Funds are similar to mutual funds where investments are in large money pools. They are much more flexible and allow for relative ease in withdrawal.

Commodities are paper purchases of tangible goods for delivery on a specified date or in the near future. Items such as gold, metals, grain or other food substances.

If you are not currently represented by a brokerage firm or representative, seek the advice of a qualified institution, attorney or tax accountant to make all qualified transfers. A fee may be assessed based on the size of the transactions.

Based on the title of ownership for each financial instrument and the direct wishes stipulated in a Will, your stockbroker will proceed with the proper transfers of all stocks, bonds, mutual funds, money market funds, and commodities.

A current listing of all stocks and bonds should be kept in your ForeSight Planning Guide. The list should be updated periodically.

STOCKS, BONDS, AND FUNDS LISTING

Company Name	Type	# of Shares	Purchase \$	Purchase Date
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Location of stock certificates and bonds:

LIFE INSURANCE

As part of our services, we will assist you in filing for the life insurance benefits. We maintain a complete file of the major companies' claim forms. We will also assist when stated beneficiary is deceased.

Insurance Benefits may be available from:

1. Life Insurance (Whole or Term policies)
2. Group Insurance (place of employment, organization, etc.)
3. Fraternal and Civic organizations
4. Credit card insurance, available through major credit card companies
5. Credit Life Insurance (mortgages, vehicles, personal loans)
6. Car Insurance, Personal Injury Protection (PIP)/No Fault
7. Home Owners Policy (under certain application)
8. Government Agencies

If you have concerns regarding policies which may be in force, but not available, we may assist you in contacting:

"HELP" General Information for Insurance: 1-800-942-4242 National Insurance Consumer Help Line

The American Council of Life Insurance Information and Reference Services	Maryland Insurance Administration
1001 Pennsylvania Ave., N.W.	525 Saint Paul Place
Washington, D.C. 20004	Baltimore, MD 21202
(20) 624-2000	1-800-492-6116

This service assists in locating lost or unobtainable policies. Contact the local agent who may have more detailed information regarding other policies the insured may have with the company.

Documents Necessary for Claiming Benefits:

1. One certified copy of the death certificate for each insurance company.
2. Claim Form signed by beneficiary.
3. If the beneficiary is deceased, a certified copy of their death certificate is required.

Generally, death benefits paid to a Named beneficiary are not taxable or included in the total of the deceased's estate. Insurance proceeds left to the estate, or with no surviving beneficiaries, must be filed in the Probate proceedings.

Proceeds from policies may be paid to the beneficiary in different ways. Proper advice can help resolve investment questions. Life insurance benefits are for the surviving family. **A Pre-funded Funeral Plan** will leave these funds for day-to-day expenses which the survivors must meet.

The following documents may be required for claiming benefits:

1. Insurance Policies
2. Lost Policy Form/Statement
3. Change of Beneficiary Endorsement
4. Certified copy of the death certificate of insured
5. Beneficiary's certified copy of the death certificate if beneficiary is deceased
6. Properly completed claim form
7. Proof of marriage
8. Proof of payment of funeral expense, when all beneficiaries are deceased and proceeds go into estate.

Insurance Policies in Force

Company	Face Amount	Policy #	Beneficiary
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Location of policies:

MISSING LIFE INSURANCE POLICY INQUIRY

Complete and remove the form and mail to:
The American Council of Life Insurance, Information & Reference Services
1001 Pennsylvania Ave., N.W.
Washington, D.C. 20004

ACLI will then forward the forms to the insurance companies periodically. The companies will review their records and contact any beneficiaries directly.

Or you can contact the Maryland Insurance commission for assistance. (Phone number and address located on previous page)

MISSING LIFE INSURANCE POLICY INQUIRY

INFORMATION ON DECEASED POLICYHOLDER:

Date: _____ Name of Deceased Policyholder:

Last

First

Middle

Date of Birth: _____ Birthplace:

Residence at date of issuance of policy:

Occupation:

Social Security Number:

Place of death:

Name and Address of last employer:

INFORMATION ON PROBABLE BENEFICIARY

Name, address, and relationship to Insured of probable beneficiary:

INFORMATION ON PERSON MAKING INQUIRY

Names of life insurance companies with which you have communicated regarding this matter:

Your reasons for requesting a Missing Policy Inquiry?

Your signature:

Please **Print** Your Name _____

Date

Address

_____ Phone

INCOME TAX

Under Federal Law, any earned personal income must be reported to the Internal Revenue Service. All individuals who meet the criteria for annual reporting of personal income must file a return the year following a death.

A surviving spouse may file a joint return in the year of death. In addition, for two years following a death, a widowed individual (with at least one dependant child) may file at joint return rates provided a remarriage does not occur before the end of the taxable year. The widowed parent may file as head of household provided they remain unmarried after the two year period.

Those individuals who are widowed before the deceased spouse has received any pension benefits may be entitled to a special income tax death benefit exclusion. It is important to advise your tax consultant of your pension or annuity income when you are filing your tax return.

Surviving Spouse Filing An Estimated Quarterly Tax Return

The surviving spouse must continue to file remaining estimated quarterly tax returns. A notification of death should accompany the return stating the name of the deceased spouse while indicating the remaining spouse's name and social security number.

Single Individual

Upon death, an individual who meets the requirements for filing personal income tax transfers this responsibility to the named personal representative. All payments due, or refunds payable by the Internal Revenue Service, will be applied to the deceased's estate.

Tax Requirements During the Open Estate Period

While a person's estate is being settled, the spouse or personal representative filing the personal income tax return may be required to file a Fiduciary Income Tax Form #1041. This form is used for the interim period when an estate is held open into the following taxable year.

Your professional tax consultant or attorney will assist you in completing all the necessary documents for the Internal Revenue Service. The following items should be available:

- Previous year's tax return
- Form W-2, for current year earnings
- Form W-2P for current earnings from pension, stocks, dividends, capital gains, and all other forms of miscellaneous income.
- Form 1099, Interest earning report from bank, lending institution, etc.
- Photocopying of Certified Death Certificate

SOCIAL SECURITY SURVIVOR'S BENEFITS

We send the Statement of Death by Funeral Director (Form 721) to the local Social Security Office. Generally, their representative will contact you within ten days. If not, call them at 1-800-772-1213. Local: Social Security Administration Branch

Representatives visit locally several times monthly in Charles and St. Mary's counties. Call for more information on dates and times.

6400 Old Branch Avenue
Camp Springs, MD 20748
301-449-3774

When a worker dies, survivor benefits can be paid to certain members of the worker's family. A lump sum payment may also be paid generally this \$255.

Benefits may be available to the following:

1. Unmarried children under 18 (or under 19 if full-time high school students).
2. Unmarried son or daughter 18 or over who was severely disabled before 22 and who continues to be disabled.
3. Widow or widower 60 or older.
4. Widow or widower, or surviving divorced mother or father if caring for worker's child under 16 (or disabled before age 22) who is getting a benefit based on the earnings of the deceased worker.

5. Widow or widower 50 or older who becomes disabled not later than 7 years after the worker's death, or within 7 years after mother's or father's benefits end.
6. Dependent parents 62 or older, already receiving 1/2 of their support from deceased at the time of death.

Benefits are payable to a surviving divorced spouse at age 60, or to a disabled surviving divorced spouse 50 years of age or older, if the marriage was of 10 years duration or longer. Under certain conditions, children may be eligible for Social Security benefits based on a grandparents earnings.

Survivors can get benefits in most cases if the marriage was at least 9 months duration. Disclose this information to the claims representative for survivors benefits.

The amount of income will be determined by Social Security based on:

- (1) Number of working quarters.
- (2) Amount paid into Social Security.

You may be required to provide Social Security with the following documentation:

- (1) Certified copy of death certificate or funeral director's proof of death Form 721.
- (2) Proof of marriage
- (3) Proof of surviving spouse's age
- (4) Proof of surviving dependent children 18 or under
- (5) Military discharge
- (6) W-2 forms of deceased, if worked within the last 2 years prior to death.

Benefits Mailed to the Deceased

Benefits received prior to date of death are entitled to be kept. Any benefits received for the following month after the date of death must be returned.

Benefits Direct Deposited

If monthly benefits are directly deposited into a bank account, contact your bank and file Form SF1199, Notification to Stop Deposit. Should the benefits be deposited following the death, notify the bank and the bank will refund the monies to the United States Treasury. **DO NOT SPEND ANY BENEFITS RECEIVED IN THE NAME OF THE DECEASED.** Time to process benefits may vary, but benefits payable are retroactive from the month of the application. Statement of Death by Funeral Director (Form 721) secures this.

Earning Capacity

Social Security benefits may be related to your earning capacity. You should verify with your local Social Security office for the current Specified Earning Amount, which is adjusted yearly. If a person is 65 or older, their earnings will not affect their monthly benefits. If they are under 65, for every \$2 earned over the specified earning amount, \$1 of benefits will be deducted.

Medicare Benefits

All outstanding medical bills received for a qualified Medicare recipient should be filed with the Medicare on Form HCFA 1490S and Medicare Payment for Service to Deceased Patients on Form HCFA 1660. File all claims through the providing doctor or service supplier regardless of whether or not there is an assignment.

For questions about medical claims, contact the Maryland Medicare office at 1-410-767-1686.

VETERAN'S BENEFITS

Various Veteran's benefits may be available to the survivors of an eligible veteran.

The Veterans Service Office in your area may be of assistance:

Federal Veterans Administration (1-800-827-1000)
Maryland Veteran Administration (410- 333-4428)

Veteran's Benefits have been extended to those who served in the Merchant Marines during war time, were honorably discharged and receiving a disability pension. To qualify, contact the local V.A. office for an application.

After you qualify, Brinsfield-Echols Funeral Home can then help you apply for benefits.

Included are:

1. Funeral and cemetery allowance, if honorably discharged and currently receiving a disability pension from VA Services, or if death occurred in a VA Institution or other facility at VA expense.
2. A United States flag.
3. Grave marker memorialization (excluding installation).
4. Dependency and Indemnity Compensation, an award paid to widow and minor children of a veteran who died in military service or as a result of a disability incurred in such service.

Burial benefits can be applied for up to two (2) years following the death of the veteran.

Monthly survivor benefits for eligible widows and dependent children should be applied for through your local Veterans Service Office.

All benefit checks received in the name of the deceased veteran following the death **MUST BE RETURNED**.

The following documentation will be required for appropriate application of veterans benefits:

1. Copy of veteran's honorable discharge or DD Form #214.
2. Original or certified copy of marriage certificate.
3. Certified copy of death certificate.
4. Original or certified copy of birth certificates of children under 18, or older if attending school, or helpless before 18th birthday.
5. If there were previous marriages on either side, original or certified copy of divorce decree or death certificate.
6. VA claim number, if one has been issued.
7. VA insurance policy number.
8. Social Security numbers of husband/widow/children and original or current award letter, statement of other pension, annuity, etc.
9. Funeral and/or cemetery property bills. (Only paid bills accepted.)

Note: If a widow is not eligible because of excessive income, children would not be eligible either.

CIVIL SERVICE BENEFITS

We will assist in filing for any benefits due. The exact type of benefits and the amount will depend on each particular case. Benefits could include adjustment of health insurance coverage from "self and family" to "self only," provided the survivor has been previously covered. A Survivor Annuity is payable if the deceased provided survivor's coverage. Any annuity benefits that have not been paid will be included in the benefits paid to the eligible survivor.

An application for survivor's benefits must be completed before the Employee Service and Record Center can authorize any payments of possible benefits. These applications can be obtained from the Agency the employee worked.

For Annuity Claims:

Office of Personnel Management
Employee Services and Record Center
Boyers, PA 16017
888-767-6738

Locally you can contact the following for Assistance:

Indian Head Division	USNA Patuxent River
NSWC/NOS	Human Resources Bldg.
Human Resources	Lexington Park, MD
101 Straus Avenue Bldg. D71	301-342-6685
Indian Head, MD 20640	
301-744-6510	

For Group Life Insurance Claims:

Office of Federal Employees'
Group Life Insurance
4 East 24th Street
New York, New York 10010

NARFE (National Association Retired Federal Employees)
Offers office hours at both NSWC & USNA PAX River.
Call for more information. Charles **301-744-6510**
St. Mary's **301-757-4121**

The letter notification should include:

1. The full name of the deceased
2. Exact date of birth
3. CSA number
4. Name, address and relationship of person who desires to obtain survivor's benefits.

My CSA claim number is: _____.

RAILROAD RETIREMENT

We will notify the Railroad Retirement Board if the deceased was receiving benefits.

Currently, an employee is considered Insured under the program if he/she has at least ten (10) years of service and is currently connected with the Railroad at the time of retirement.

An employee is considered Un-insured if he/she has less than ten (10) years of employment or has severed connection with the Railroad prior to retirement.

Benefits not payable under Railroad Retirement would be transferred to the Social Security Administration. Only one fund is required to make payments. Lump Sum Death Benefits or Residual Lump-Sum Payments are assignable for funeral expenses.

Benefits Available

Death Lump-Sum Payment, available if recipient is insured and there are no survivors immediately eligible for a continued annuity. Form AA21 and Form G-273A Funeral Director's Statement of Burial Charges are filed by your Funeral Director.

Residual Lump-Sum Payment, insured status not required. This a fund for pre 1975 Railroad Retirement taxes, plus an allowance in lieu of interest. Form G-126 for residual benefits based on service under Railroad Retirement Act is filed with the local board.

Annuities are payable to widows/widowers, unmarried children under age 19 (attending high school or vocational school), or disabled children of any age who become disabled before age 22. Under certain cases, survivor annuity benefits may be payable to parents, remarried widow(ers), or surviving divorced spouses.

Address inquiries to:

The United States Railroad Retirement Board
299 East Broward Blvd., Room 405
Fort Lauderdale, Florida 33301

The following documents are required for Annuity benefits (when appropriate):

- Certified copy of Death Certificate
- Marriage Certificate
- Divorce Decree
- Proof of Spouse's age/underage children
- Discharge from Military Service (may increase annuity)
- Proof of medical disability
- Parents applying, proof of birth of employee
- Railroad Claim number.