

Final Wishes and Arrangements

This section is specifically meant to assist your family, lawyer and executor or trustee should you die or become seriously disabled.

The first few worksheets include information to provide to your survivors concerning your final wishes. Taking the time now to think through and record these arrangements can reduce stress and contention for your family members during a time of grief.

When you have completed the worksheets, be sure your family knows where they can find them.

Survivor Guide

The remainder of the section offers your survivors a set of informative guidelines about how to go about managing your affairs. We've included resources to help them.

Final Arrangements

DISPOSAL OF MY REMAINS

1. I have made prior arrangements for

- anatomical gift donation
- bequest (or gift) of my body to a medical school

Legal documents detailing these wishes are located at:

2. I wish to be cremated yes no

If yes, how would you like to be cremated: standard cremation direct cremation

Standard cremation usually involves viewing in a rented casket followed by a traditional service.

Direct cremation refers to immediate cremation, no viewing and may be followed by a traditional service.

3. I wish to be embalmed yes no

Note: Some states may require embalming prior to burial.

Final Arrangements

FUNERAL/MEMORIAL SERVICE

Your clergyperson or funeral director may help clarify terms you are unsure of in completing this section.

1. I desire that the service be held at (mark all that apply):

funeral home place of worship graveside other: _____

_____ _____
Address Location

Religious preference: _____

Person conducting service: _____
Name

_____ _____
Address Phone number

I have made funeral prearrangements with the funeral home yes no

_____ Location of record

2. Type of casket: wood metal cremation coffin other: _____

3. Clothing preference (description, colors, from current wardrobe, new, etc.): _____

Personal accessories:

Wedding band stays on return to: _____

Eyeglasses stays on return to: _____

Watch stays on return to: _____

Other stays on return to: _____

Final Arrangements

4. I am a member of the following organization (military veterans, Masons, etc.) and desire an organizational service:

5. I prefer that a wake be held for: one day two days not at all other:

6. I wish the casket to be: open closed

7. I wish the service to be: public private other: _____

8. Pallbearers:

_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number

9. Speakers:

_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number

Final Arrangements

10. Those giving prayers:

11. Musical performers:

12. Musical selections:

13. My favorite scriptures, poems, etc.:

14. Ethnic customs to be observed:

15. I wish for flowers yes no

Preferences of flowers

Disposal of flowers

16. I request that memorial contribution(s) be made to:

Final Arrangements

BURIAL PREFERENCE

1. I own burial property yes no

2. I have purchased a funeral/burial plan yes no

3. If yes, the following is the location of the deed, title or plan:

4. Name of cemetery, mausoleum or garden:

Section

Tier

Lot

Space(s)

5. Title of property or plan in the name of:

6. Neighbors, friends and relatives to be contacted at my death:

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Survivor Guide

No one can ever truly be prepared for the death of a loved one. Remember to take things slowly and deliberately. The overwhelming tangle of decisions and responsibilities might seem daunting, but each step of this process can — and should — wait until you're ready.

The following guidelines may be useful in dealing with your loss, as well as helpful in setting priorities for organizing and moving on in a productive manner.

During the First Days

Planning funeral and memorial services are among the first and most complex issues you will have to deal with upon the death of a loved one. Consider how much you are able to afford. Depending on location, an average funeral can cost between \$6,000 and \$10,000 or more.

Ask someone you trust and respect 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.

A good method of controlling the cost and stress of planning a funeral is to have a friend or family member who is less emotionally involved than you help at the time you make funeral arrangements. They can help you keep the final arrangements in perspective.

Week One

- Concern yourself mainly with funeral details, family and friends.
- Contact your funeral director or memorial society.
 - If applicable, authorize immediate donation of body parts and organs.
 - If applicable, contact medical school for body bequests.
- Notify relatives, friends and employers.
- Gather important documents needed to settle the estate. A listing is found on pages 6–12.
- Request 10–15 certified copies of the death certificate. These will be required for changing accounts and accessing records.
- Start a list of those who extended special help, served as pallbearers, brought food, sent flowers or made contributions to designated charities. Begin sending notes when possible to express your appreciation for their kindnesses.
- Contact the U.S. Department of Veterans Affairs if the deceased was a veteran to learn what benefits may be available, including possible burial payments. Call the nearest Veterans Benefits Administration office or hospital and ask for the benefits advisor, or contact them at 800-827-1000 or www.va.gov.
- Contact the life insurance agent for support, to help with any questions and to file for life insurance benefits.

Survivor Guide

After the Funeral

- Meet with your personal attorney (if you don't have one, call your local American Bar Association for a recommendation), who will explain the terms of the will and file the will in probate court. Family and friends may provide well-meaning advice, but they are not usually legal experts.
- Contact the Social Security Administration, especially if the deceased was receiving benefits or if there are children under the age of 18. Application should be made promptly, since some Social Security benefits are not retroactive. Eligible widows, widowers, children and, in some cases, dependent parents age 62 or older are eligible for survivor benefits. In some situations, there is a lump sum payment available to apply toward funeral expenses. You may contact the Social Security Administration at 800-772-1213.
- It is also important to contact your accountant/tax preparer, financial advisor and banker to change the name on any jointly held property and make any other needed adjustments to the accounts. Upon death, access to funds could be limited until the estate has completed probate. Life insurance proceeds could be available sooner.
- Open a checking account in your own name if you don't already have one.
- Send the deceased's medical claims to insurance carriers.
- If there is a business, begin to determine what decisions need to be made about the future of the business.
- Check with your insurance agent about any changes on your home and auto coverage. If you or others were covered under any of the deceased's insurance policies, check to see if you can retain the coverage.
- Re-evaluate your own insurance policies with your Allstate Agent or financial professional. You may need more insurance, especially if you have minor children. You will need to file a change of beneficiary form if the deceased was the beneficiary on your policies, retirement accounts and/or investments.
- Review and close out online accounts. See pages 25–30.

Survivor Guide

After the First Month

- Change the billing name with utility providers, phone companies, cable TV companies, garbage collectors and any other home services.
- Change names on credit card accounts if they were held jointly. You may be required to supply each card issuer with a copy of a death certificate. If all the credit cards were in the deceased's name, apply for your own.
- Contact the state Department of Motor Vehicles to change vehicle registrations.
- Retitle any jointly held real estate or other property, especially if you wish to sell it later.
- Prepare a net worth statement and make a list of income and expenses.
- 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.
- 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.
- See a 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 Allstate Agency to research changes and investments you may want to make.

Survivor Guide

Overall Personal and Financial Security Guidelines

Following the death of a loved one, you are likely to experience a heightened sense of vulnerability. You may be living alone and may have a large sum of money at your disposal. Here are some suggestions to help you maintain a sense of personal and financial security. Consider waiting a full year before making any major financial or personal decisions, such as:

- Paying off your mortgage
- Making investments
- Moving
- Remarrying

Usually, our emotions need to go through a full set of seasons before we can fully comprehend the extent of our loss. Families who have lost a loved one are prime targets for fraud.

You may receive:

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

Turn any unusual requests over to your executor, lawyer or other professional advisor.

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.

After the Sixth Month

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.

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.

For additional assistance or support, contact the Allstate Agency named in this workbook. The caring staff are there to help you through this difficult time.

Now that your records and information have been compiled in one organized location, you'll be able to breathe a little easier, worry a little less and enjoy life a little more — knowing that this vital record of your life is in place.

“There is no pillow so soft as a clear conscience.”

— FRENCH PROVERB

**You have more than a policy.
You have my agency.**

Caring for customers and our community has always been a top priority for me.

Allstate is committed to making insurance better. Along with fast and fair claim service, we have innovative tools, apps and extras to make everyday life easier for you.

Call my agency today and see what we mean when we say “You’re in good hands.®”



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Life insurance offered through Allstate Life Ins. Co. & Allstate Assurance Co., 3075 Sanders Rd, Northbrook IL 60062; American Heritage Life Ins. Co., 1776 American Heritage Life Dr., Jacksonville FL 32224. In New York, life insurance offered through Allstate Life Insurance Company of New York, Hauppauge NY.

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