

You've filed a life insurance claim... Now what?

There is no perfect way to handle a loved one's passing. This list is intended to help you navigate some financial aspects of caring for an estate. We encourage you to take the time to work through these items, as due to their nature, some may take several months.

Immediate Needs

- ☐ Find their will and estate information, and contact any necessary parties involved.
- ☐ Make funeral, burial or cremation arrangements.
- ☐ Notify their current or former employer, in case they had burial insurance through their workplace.
- ☐ Secure their property, and contact the insurer, lender or property manager.
- ☐ Gather all financial assets they may have owned, including bank accounts, insurance policies, retirement accounts, investments and stocks.
- ☐ Arrange for pet care.
- ☐ Call their bank or broker to set up next steps for transferring their account.
- ☐ Cancel any credit cards in their name.
- ☐ Cancel their health insurance.
- ☐ Contact the Social Security Office or other agencies from which they may receive benefits.
- ☐ Notify the Internal Revenue Service (IRS) and state motor vehicle service (DMV, DMVS or BMV) of their passing.

Next Steps

- ☐ If there is a will, determine if there are any probate requirements with your city or county.
- ☐ Obtain multiple copies of the death certificate from the funeral home or county.
- ☐ If the residence will now be unoccupied, contact the Post Office to forward mail and utility companies to adjust services.
- ☐ Collect important documents such as birth certificate, marriage certificate, vehicle titles, mortgage records, business records and veteran's paperwork.
- ☐ Contact the county to remove their voter registration.
- ☐ Make a plan to address their open email and social media accounts.
- ☐ Visit www.MissingMoney.com to complete an unclaimed property search.
- ☐ Check for any additional life insurance policies and/or annuity contracts using this policy locator from the National Association of Insurance Commissioners: <https://eapps.naic.org/life-policy-locator/#/welcome>.
- ☐ Contact your financial advisor to discuss how your loved one's passing could affect your financial planning.

Illinois Mutual, its agents and representatives may not give legal or tax advice. An accountant or attorney should be consulted regarding individual circumstances.

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