

a **SIMPLER** way
ONE PRICE
AFFORDABLE
all-inclusive
NO up-selling
TRANSPARENT
s e r e n e
STRESS FREE
q u a l i t y
PREMIUM standards
— WE CARE —



MISSISSIPPI VALLEY
— CREMATION & DIRECT BURIAL —

**FOLLOW-UP
CHECKLIST**

FOLLOW-UP *checklist*

- Send notes to acknowledge expression of sympathy for flowers, memorial donations, food, spiritual remembrances, etc.
- Meet with lawyer to begin proceedings. Provide lawyer with a copy of the Will/Trust and certified copies of death certificate.
- Notify insurance companies, and file claims where applicable:
 - Life insurance • Car insurance • Home owners insurance
 - Retirement benefits • Medical, health, disability, travel insurance
- Apply for appropriate benefits where applicable:
 - Social Security Survivor Benefits • Worker's Compensation Benefits
 - Veteran's Burial and Survivor Benefits • Pension Benefits
- Transfer real estate properties where applicable
- Notify accountant/tax preparer (unless estate lawyer is preparing final tax returns). Provide copies of death certificate, previously filed tax return forms, current earnings, and dividend statements.
- Notify Stockbroker
 - Change ownership of joint or solely owned stocks
 - Cancel any open orders arranged by the deceased

YOUR PEACE *of* MIND *is our* PRIORITY

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1811 15th Street Place | Moline, IL 61265

FOLLOW-UP *checklist*

- Notify Banks
 - Change all jointly held accounts and correct tax identification numbers (usually SS#)
 - Cancel direct deposit retirement benefit payments
 - Re-establish title of safe deposit box
 - Re-establish all outstanding mortgages, personal notes, etc.
 - Apply for any credit life insurance that may exist on loans or mortgages
- Notify Department of Motor Vehicles to transfer titles of all registered vehicles, mobile homes, and boats registered in the deceased's name
- Notify all credit card account companies
 - Apply for all credit card life insurance coverage where applicable
 - Cancel all individually held cards of the deceased
 - Change all jointly held accounts

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. The trust officer and attorney regulating the estate must be notified to start proper legal proceedings to activate trust payments.

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

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SAFE DEPOSIT BOX:

Title of ownership will dictate the usage and entrance to the deposit box. Contents of the safe deposit box must be reported to your attorney for asset tabulation regarding the estate details of the deceased.

“Sole Ownership” (no beneficiary): This requires a certified copy of the death certificate, letter of administration, the attorney, a bank official and administrator, when possible, to retrieve the contents. In most cases, deposit boxes are not sealed at the time of death.

CREDIT CARDS:

Credit card transactions and proper transfer of account holder's name is very important following a death. Each credit card company will determine the liability for the account, based on several factors. To secure and maintain good credit, the following steps should be taken:

1. Get a statement asking if the account is covered by credit life insurance
2. Get a photocopy of the death certificate
3. Know the name and address of the personal representative of the deceased
4. Know the name and address of the attorney filing the estate of the deceased
5. Cut credit cards of the deceased into thirds and return them to the credit card company. Joint account holders may retain the card issued in their name, but all others must be returned.

A complete and current list of all credit cards should be maintained in your Personal Wishes Guide. List the name of the credit card, the full address of payment center, the card number, and the expiration date.

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STOCKS, BONDS, AND FUNDS:

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 transaction.

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

SOCIAL SECURITY:

Your funeral director is helping the Social Security office by giving you this information about Social Security benefits. The funeral home alerts Social Security about each death. If the deceased was receiving benefits, you need to contact Social Security if you think you may be eligible for survivor's benefits so you can apply.

Social Security benefits may be available to a surviving spouse or other eligible dependents. Social Security protects the family of a deceased worker. Survivors benefits help ease the financial burden that sometimes follows a worker's death by providing the family with a continuing cash income. The deceased worker must have credit for work covered by Social Security, ranging from 1-1/2 to 10 years, depending on his or her age at death. Claims should be filed as soon as possible at the nearest Social Security Administration Office. Since Social Security laws have changed in recent years, it is best to contact them directly for eligibility information and guidance. THE TOLL FREE NUMBER IS: 1-800-772-1213 or you can also visit Social Security's Internet website: www.socialsecurity.gov.

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Remember that Social Security insurance benefits are NOT PAID AUTOMATICALLY. You must apply for them. **You can apply at any Social Security Office, and, if you wish, you can apply by telephone you can also visit Social Security's Internet website: www.socialsecurity.gov.**

Required Documents: (there may be other documents in addition to these)

- A certified copy of the death certificate the deceased's Social Security Card
- A copy of the marriage certificate the deceased's birth certificate
- The applicant's birth certificate Minor children's birth certificates
- Proof of disabled children over age 18 Income for preceding years
- Funeral receipts, if applicant is other than the surviving spouse
- Proof of termination of any previous marriage(s)

Who may receive monthly benefits:

- A widow or widower 60 or older (50 if disabled)
- A divorced widow or widower 60 or older (50 if disabled), if marriage lasted ten years
- A mother or father caring for deceased's entitled child who is under 16 or disabled
- Unmarried children up to age 18 (or 19 if they are attending primary or secondary school full time)
- Children who were disabled before reaching the age of 22, as long as they remain disabled
- Dependent parents or parents 62 or older

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LUMP-SUM DEATH PAYMENT:

A one-time payment of \$255.00 is paid in addition to the monthly cash benefit described above. The lump-sum payment (LSDP) is paid in the following priority order:

*To a surviving spouse who lived in the same household as the deceased person at the time of death. If the LSDP is not payable in this manner, it can be paid to:

- a. A surviving spouse eligible for or entitled to benefits for the month of death
- b. A child or children eligible for or entitled to benefits for the month of death

The LSDP cannot be paid if there is not an eligible spouse or child.

How To Apply For Benefits: How you sign up for Social Security benefits depends on whether or not you are getting other Social Security benefits. If you aren't getting Social Security benefits, you can apply for benefits by telephone or by going to any Social Security office. You may need some of the documents shown on the list below. But don't delay your application because you don't have all the information. If you don't have a document you need, Social Security can help you get it. If you're already getting benefits as a wife or husband on your spouse's record when he or she dies, in many situations we can change your payments to survivor's benefits once you report the death to us. Benefits for any children will also automatically be changed to survivor's benefits after the death is reported to us.

A REMINDER:

If the deceased was receiving Social Security benefits, any checks which arrive after death will need to be returned to the Social Security office. If Social Security checks were being directly deposited into a bank account, the bank needs to be notified of the death, too.

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VETERANS BENEFITS:

Just as it is with Social Security benefits, veterans' benefits are NOT PAID AUTOMATICALLY. A veteran's benefits must be claimed within two (2) years of the date of final burial. If the deceased is an honorably discharged veteran from the Air Force, Army, Navy, Marines, or Coast Guard, he/she may be entitled to a number of death benefits and allowances. Because these benefits and allowances are changed by the Veterans' Administration and the U.S. Congress from time to time, you are encouraged to check with your local Veterans' Administration Office for the latest information:

You may look on-line at www.vba.va.gov/VBA , telephone at 1-800-827-1000, or write to:
VETERANS ADMINISTRATION
WASHINGTON, DC 20421

When filing for veteran's benefits, the following documents will be required:

- Discharge papers (DD214)
- A certified copy of the death certificate
- The veteran's marriage certificate
- Birth certificates of the veteran's minor children

PERSONAL INCOME TAX INFORMATION:

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 of the death.

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A surviving spouse may file a joint return in the year of the death. In addition, for two years following death, a widowed individual (with at least one dependent 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 special income tax 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, and the remaining spouse’s name and social security number.

SINGLE INDIVIDUAL:

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

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FINANCIAL ACCOUNTS:

Financial accounts include:

Annuities	IRA's	Pension Funds
Certificates of Deposit	Money Market	Savings
Checking	Mortgages & Personal loans	Stocks/Bonds
Credit Union Funds	Mutual Funds	Trust Accounts

All accounts must be reported to your attorney when processing estate details. We recommend that all monies (whether savings or checking) be kept in an active state for at least three months. This allows all transactions to be completed. If the property is in estate form, a longer time may be needed. Some banks require a certified copy of the death certificate. It can be returned to you if you desire.

Kinds of Bank Accounts:

1. Sole Ownership (one name on an account)
2. Joint Ownership with Right of Survivor
3. Established Trust Account

Needed For Transferring/Closing Accounts:

1. Certified copy of the death certificate
2. Letters of Administration current within 60 days

Sole Ownership with "In Trust for":

1. Requires a certified copy of the death certificate, and proof of beneficiary identity

Joint Account With Two Or More Names Listed As Co-Owners:

1. This type of account allows the survivors to withdraw remaining funds. If both owners are deceased and the beneficiary is not named, the funds must be listed with your attorney. S/he will list them as assets when s/he files probate for the estate.

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Certificates of Deposit:

1. This type of account matures in a given time and follows the same guidelines as checking and savings accounts.
2. Most jointly-owned CD's or ones in Trust for someone else, may be cashed in by the beneficiary before the maturation date without penalty or interest.

Individual Retirement Account-IRAs:

1. Monies in an account that have been set aside for retirement can be allotted to the surviving spouse before the maturation date.
2. A certified copy of the death certificate must be presented.
3. The monies can be transferred to the surviving spouse's IRA with no tax ramifications. All IRA funds must be listed as assets for estate tabulation.
4. If a non-spouse is the beneficiary, consult with your tax advisor for various beneficiary pay-out options.

Tax Requirements during the Open Estate Period:

While the person's estate is being settled, the spouse or personal representative filing the personal income tax return, may be required to file "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 pensions, stocks, dividends, capital gains, and all other forms of miscellaneous income
- Form 1099; interest earning report from the bank/lending institution
- Photocopy of the certified death certificate

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ARRANGE IN ADVANCE

People are becoming aware of the need for arranging their own funerals and cemetery needs. It becomes easier to accept the death, when it occurs, if the family has the awareness of the personal input of their loved one. Most people find after completing pre-arrangements, that they have a renewed sense of peace and assurance.

We can help you find the best type of financial arrangement possible. We are ready to help you plan the best service for your individual needs, and complete the details for pre-arrangement. Pre-arrangement plans are kept confidential, and eliminate much emotional and upsetting last-minute detailed planning. We stand ready to assist you in coordinating and following through with your wishes. If you have any questions about the checklist, or would like additional information about funeral pre-planning, please don't hesitate to call us.

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