

# Survivors Guide

## Losing a Loved One



# Saying Goodbye

At some point, each of us says a final goodbye to someone we love. When we no longer see a familiar face or hear a reassuring voice, the void that remains can be difficult. Compounding the anxiety amid one's time of loss can be overwhelming financial and legal responsibilities — such as funeral plans, estate management and benefit claims — that require a great deal of attention.

We know that losing a loved one may be the most devastating event you will ever face. We are sharing this resource to help guide you through the days and weeks following the loss of a loved one. We hope that our advice will help make the aftermath just a little easier —allowing you time to heal and go forward with your life.

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# What Happens When a Loved One Dies?

**“Life is an unexpected series of twists and turns ... some good, some bad. Since there is no crystal ball to predict when you or your loved one will pass away, it’s best to be safe. Life insurance helps give you that safety net.”**

When a loved one passes away, there are many things you have to take care of after the death and before the funeral — all in the space of a few days. Figuring out legal and financial details can often complicate the mourning process, causing families additional anguish and suffering. We have outlined some initial steps to take after the death of a loved one. We hope this information helps you during your time of sorrow.

## 1 Pronouncement of Death

There must be an official pronouncement of death from a qualified medical professional, police officer or coroner. If the death occurs in your home or another private location, you must call the county coroner or dial 911. If the death occurs in a hospital, hospice or other medical setting, the attending medical staff will make the pronouncement of death.

## 2 Make Arrangements for the Body

If your loved one passes away in a hospital, hospice or other medical setting, the staff will assist you in making arrangements for transporting the body to the funeral home, crematory or location indicated by the coroner’s office.

If your loved one passes away at home, you will need to contact the funeral home, crematory or coroner’s office.

## 3 Notify Family, Friends and Business Colleagues

This is the time to ask for assistance with making funeral arrangements and keeping other crucial details in order. Select people to do the following:

- › Answer the phone
- › Collect mail
- › Care for pets
- › Take care of the lawn
- › Arrange transportation (car pools)
- › Prepare meals before and after the funeral
- › Keep an eye on the deceased person’s home
- › Assist with planning the memorial service (writing eulogies and remembrances, selecting religious readings, creating displays of photos or mementos, and providing moral support when discussing funeral plans with the funeral director, ministers, family and friends).

# What Happens When a Loved One Dies?

## 4 Locate Instructions from the Deceased

Carrying out the deceased person's funeral and burial wishes is one of the greatest gifts you can give a loved one. Before making decisions, spend some time reflecting on conversations you may have had with the deceased regarding burial. Consider these questions:

- Does your loved one have a favorite cemetery in his or her hometown in which other family members are buried?
- If cremation is the deceased's preference, would he or she like to have a headstone or other memorial placed in a particular cemetery, park or special location?

Have you discussed the deceased's wishes with other close family members or friends? Many times, people close to the loved one like to be involved in ceremonial remembrances, such as planting a tree, making charitable donations or writing eulogies.

## 5 Call a Funeral Home

If you are planning to hold a funeral service, you will need to contact a funeral home to arrange a time and location. If a memorial service is held in lieu of a funeral service, speak with your religious leaders, and close family and friends about planning a meaningful service.



# Planning a Funeral

**“Did your loved one have an insurance plan that will cover the cost of the funeral, or will you have to rely on other resources?”**

## Find the Right Fit

Most people have little or no experience with planning a funeral. If you have had the opportunity to talk over funeral plans with your loved one before death, then you have a significant advantage. The following information should provide guidelines to help make the planning process a little easier.

## Things to Consider

Before you begin, determine how much you can spend on the funeral. Does your loved one have an insurance plan that will cover the costs of the funeral, or will you have to rely on other resources? According to the National Funeral Directors Association, a traditional funeral — including caskets and vaults — can easily cost over \$7,000.<sup>1</sup> Extra items like burial plots, grave markers and flowers can add thousands to the bottom line. It’s important to have an idea about available money before you get started.



## Selecting the Funeral Home

You are not legally required to use a funeral home to plan or conduct a funeral. However, most people find professional funeral homes to be helpful in sorting through uncomfortable details during a time of great distress.

Many people select a funeral home because of its history in their family. Perhaps a funeral provider has served your family for many years — making your decision easy. If this is not the case for you, it would be wise to ask around among family, friends, co-workers or other members of your community.

When choosing a funeral home, select one that has a good reputation. Give the same thought to this service provider as you would a doctor, lawyer or other licensed professional.

<sup>1</sup> <https://nfda.org/news/media-center/nfda-news-releases/id/6182/2021-nfda-general-price-list-study-shows-funeral-costs-not-rising-as-fast-as-rate-of-inflation> (2022).

# Planning a Funeral

## The Federal Trade Commission's "Funeral Rule"

To help protect consumers, the Federal Trade Commission created the "Funeral Rule," which requires funeral homes to provide itemized price information and various other disclosures about funeral goods and services over the phone or in person to anyone who asks. The law requires that the funeral homes provide prices related to specific items like caskets, outer containers or other items essential to different types of arrangements.

In addition, the rule prohibits funeral service providers from misrepresenting legal, crematory and cemetery requirements; embalming for a fee without permission; requiring the purchase of a casket for direct cremation; or requiring consumers to buy certain funeral goods or services as a condition for furnishing other funeral goods or services. Funeral service providers are prohibited from engaging in any other deceptive or unfair practices.

It is a good idea to do some comparison shopping, although this is much easier in preplanning situations. When comparing prices, be sure to consider the total cost of all the items together, in addition to the costs of single items. Many funeral providers offer package deals. In such cases, however, remember that the funeral provider, by law, is required to give you a price list that itemizes all package features.

## Traditional Funeral Costs

- **Basic services fee for the funeral director and staff** — covers funeral planning, securing the necessary permits and copies of the death certificate, preparing the notices, sheltering the remains and coordinating the arrangements with the cemetery, crematory or other third parties.
- **Charges for other services and merchandise** — covers optional goods and services such as transporting the remains; embalming and other preparations; use of the funeral home for the viewing; ceremony or memorial service; use of equipment and staff for a graveside service; use of a hearse or limousine; a casket, outer burial container or alternate container; and cremation or interment.
- **Cash advances** — covers the costs of goods and services that the funeral home buys from outside vendors on your behalf such as flowers, obituary notices, pallbearers, officiating clergy, and organists and soloists. Some funeral providers will charge you only their actual costs, and others will add a service fee. The Funeral Rule requires those who charge an extra fee to disclose this fact in writing, although they are not required to specify the exact amount of the markup. The rule also requires funeral providers to tell you if there are refunds, discounts or rebates from the supplier on any cash advance item.

Remember that, by law, a funeral home must give you an itemized listing of all costs associated with the service you select at the time you make the arrangements. If the provider does not know the exact cost of the cash advance items, then he or she is required to give you a written "good faith" estimate. This statement must also include any legal, cemetery or crematory requirements for you to purchase any specific funeral goods or services.

# Planning a Funeral

## Embalming

Embalming is a mortuary custom of preserving bodies after death. The process keeps the body in viewable condition until after the funeral service. However, no process has been devised to preserve a body indefinitely. The Funeral Rule prohibits funeral homes from telling consumers that they can preserve bodies forever. Embalming is not required by law, and funeral homes are required to inform you of this. It may not be necessary in circumstances of cremation and immediate burial. If you do not wish to embalm your loved one, you can choose refrigeration. However, most funeral providers charge about the same for either process — about \$750.<sup>2</sup>

## Selecting a Casket

Caskets are generally selected for their beauty and finish, and are often the single most expensive funeral item. However, no casket or quality of casket can help to preserve a body, and it is illegal for a funeral home to make such a suggestion. Details in the design, construction and finish are meant to enhance the casket's display and to keep other tasks like handling, closing and transporting as smooth as possible.

## Types of Caskets

- **Metal** — Includes bronze, copper, stainless steel, steel, 18-gauge steel and 20-gauge steel.
- **Wood** — Includes mahogany, walnut, cherry, maple, oak, ash, poplar, pine and wood veneer.
- **Cremation** — Most crematories require bodies to be enclosed in a cremation casket or other acceptably rigid container, which must be strong enough to assure the protection of the health and safety of the operator.

## Casket Rental

If you want a traditional viewing of the body before a memorial service or cremation, you may rent a casket for about one-third of the cost of purchasing it outright. The body will be moved from the rented casket and placed in a plywood or other inexpensive box for burial or cremation.

## Choosing Cremation

Bodies are cremated at temperatures between 1,700 and 2,000 degrees Fahrenheit, resulting in a grayish-white powder containing tiny bone fragments. Prices can vary and generally start around \$1,300.<sup>1</sup>

## Urns

If you choose cremation for your loved one, you may purchase an urn to house the remains. Basic plastic designs cost about \$50, and one-of-a-kind pottery models can go up to the \$500 range. If you are going to scatter the remains in a special place, you may want to go with a low-priced version.

<sup>2</sup> <https://cremationinstitute.com/burial-costs-guide/> (2022).

# Planning a Funeral

## The Service

Most funerals are organized according to social and religious traditions, but there is absolutely no wrong way to conduct a service. A funeral service can be as unique as the life that is being celebrated. Therefore, feel free to remember your loved one in any manner that reflects the personality, demeanor, habits or any other traits that you can associate with him or her. Many families plan services that reflect the contributions and accomplishments of the deceased. The idea is to honor the departed for his or her life as opposed to mourning death.

## Ways to Customize

Many funeral providers can help you with some ideas to help make the service as unique as possible. Some special items to personalize the service may include the following:

- › Family photos
- › Wedding photos
- › Personal effects
- › Favorite music/song
- › Videos
- › Statements from friends and colleagues during the service
- › Poetry readings
- › Special tributes



# Choosing a Final Resting Place

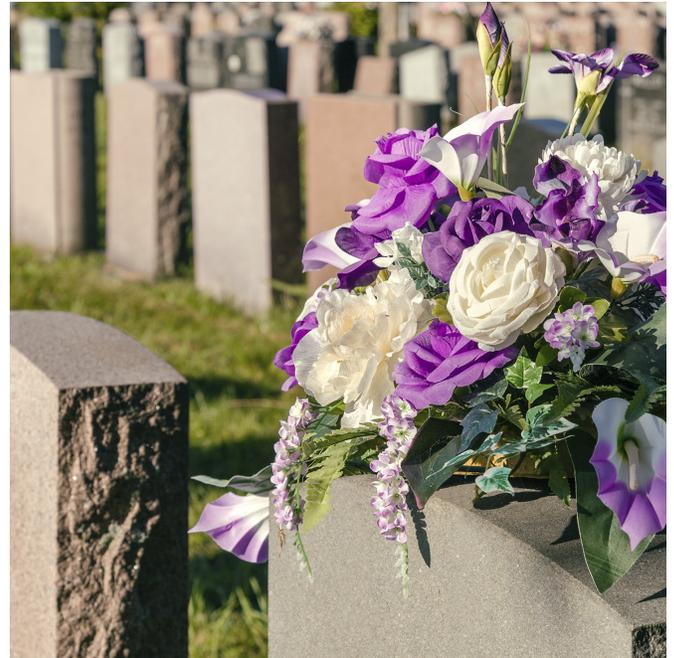
**The final resting place for your loved one can be a cemetery or mausoleum. In cases of cremation, ashes can be placed in columbariums or scattered in a special place.**

## Cemeteries

Cemeteries are the traditional place to bury loved ones. There are public, private, commercial and national cemeteries.

Cemetery plots can be very expensive, particularly in metropolitan areas. Cemetery owners can be compared to real estate agents in many cases, and plots are sold based on location and other key features such as views. Cemeteries are not regulated the way that funeral homes are, so owners can charge as much as the market will bear.

Most cemeteries require you to purchase a grave liner or vault. Liners are made of concrete or fiberglass and vaults are usually steel-reinforced concrete. The purpose of both is to avoid having to fill in gaps in the earth above deteriorating caskets. Costs for vaults range from \$900 to \$7,000, and liners range from \$700 to \$1,000.<sup>2</sup>



## Mausoleums

Mausoleums are the most expensive final resting places. They are generally two to three stories high and have spaces that vary from a single-size crypt to a larger family-size crypt. Cost depends on location — eye level being the most expensive. Standard cost is about \$750 to \$2,800.<sup>3</sup>

## Columbariums

Columbariums are mausoleum-style places for cremated remains. Prices vary widely from about \$300 to \$3,000.<sup>4</sup>

## Ash Scattering

Laws related to ash scattering differ from state to state, so be sure to find out regulations where you live. Some cemeteries have gardens for scattering ashes. The deceased may have left instructions for this purpose. If you have to select an area, choose one with great sentimental value to the deceased.

<sup>3</sup> <https://www.cemetery.com/learning-center/cemetery-funeral-costs-financing-insurance/costs-mausoleum/> (2022).

<sup>4</sup> <https://www.directcremate.com/columbarium-costs-explained/> (2022).

# Insurance and Financial Concerns

## Claiming Death Benefits

As soon as possible after death occurs, you should take steps to claim available death benefits. Almost all benefits must be applied for and are not given automatically. You may be entitled to the following:

- › **Social Security** — The Social Security Administration currently gives a lump-sum death benefit of about \$255 to survivors of eligible beneficiaries. This benefit is payable only to the spouse or minor dependent children. Survivors may also be eligible for monthly benefit checks. This is based on special requirements that need to be met.
- › **Life or casualty insurance** — Contact the insurance provider to settle claims.
- › **Employer's payments** — This could include severance pay and/or vacation time.
- › **Credit unions, trade unions and fraternal organizations.**
- › **State victims of crime statutes** — Some states provide benefits to survivors of crime victims.
- › **Employee benefit programs** — Check with the deceased person's employer for any available benefits, including group life insurance.
- › **Veteran's Administration** — Contact your local veteran's service organization representative to secure a burial flag, survivor benefits or a plot in a national cemetery.

## Immediate Expenses

Besides funeral costs, there may be other critical expenses — such as mortgage payments, utility bills and car payments — to settle in the days following the death.

You may be able to receive life insurance benefits in just a few days, and you may be able to delay paying expenses for about a month. Stay on top of immediate obligations so that you can concentrate on settling other claims for which you are responsible.

Your insurance and financial needs may change when your loved one dies. If your health coverage was provided under the deceased person's plan, find out if your coverage can be continued under COBRA — a federal law that allows you to continue coverage under the current plan for 36 months at your own expense. In addition, meet with your financial professional to discuss new coverages or to designate new beneficiaries. Also, discuss your own estate planning needs. You will have to give new thought to your assets and whom they will benefit in the event of your death. You may want to look at options for any benefits you were paid that you will not need to use right away.

# Insurance and Financial Concerns

## Estate Tax

Everything that the deceased owns — including the home, other real estate, investments, bank accounts, retirement assets, insurance policies and any other assets — comprises the estate. Tax will be assessed on the estate at the federal and state levels. Whether the estate will owe taxes depends on how much the deceased owned. If the net value of the estate is more than the exempt amount allowed by Congress, then taxes will be imposed. Such taxes must be paid before any assets left to beneficiaries can be distributed. Federal estate taxes range from 37% to 55% of the value of the estate. They must be paid in cash and within nine months after the estate owner dies. Proper preplanning can help reduce the amount of these taxes or even eliminate them altogether.

Your accountant may have to file the following forms on behalf of the estate:

1. The final income tax return of the deceased and any returns not filed in previous years.
2. The U.S. Income Tax Return for Estates and Trusts.
3. The United States Estate Tax Return.

It's a good idea to do some estate planning to help reduce the amount of estate tax that you will owe at death. One method is to buy life insurance to pay any estate taxes. Once purchased, the policy can be transferred to an Irrevocable Life Insurance Trust. As long as you live three years after the transfer, the death benefits will not be in your estate. Your financial professional can provide more information.

Each state has its own inheritance and death taxes that are imposed on the beneficiaries of an estate. Be sure to file your state taxes before you file your federal taxes, as the amount you pay to the state can generally be calculated against the federal tax.

**Estate taxes are complicated issues. Contact a tax accountant or tax advisor as soon as possible. Western & Southern Financial Group member companies, and their agents, do not give legal or tax advice. Please contact your tax or legal advisor regarding your situation. The information provided is for educational purposes only.**

**Organizing Finances**—you may be overwhelmed by grief and details when a loved one dies. There are many financial matters, however, that will need your immediate attention.

**Gather Documents**—locate the following:

- › Trust agreements
- › Nuptial agreements
- › Life insurance policies and statements
- › Pension, IRA and retirement statements (CDs, stocks, bonds, etc.)
- › Income tax returns
- › Gift tax returns
- › Marriage and birth certificates
- › Divorce papers
- › Military records and discharge papers
- › Computer bookkeeping records

- › Bank statements, checkbooks and check registers
- › Notes receivable and payable
- › Motor vehicle titles
- › Deeds, deeds of trust, mortgages and title policies
- › Leases
- › Bankruptcy filings
- › Partnership or corporate agreements
- › Unpaid bills
- › Health insurance

**Each of the above-mentioned items should be given to the executor of the estate or the administrator assigned by the probate court. Be sure to have your personal lawyer review all information. Keep copies of all documentation.**

# Your Financial Professional Can Help

**Your financial professional can assist you with reinvesting the benefits you receive from an estate.**

They can help you tackle the decisions that come with being the beneficiary of an estate. The many available choices in life insurance, annuities and financial products can help address your needs and boost your desire for certainty and confidence when you most need it. Some product solutions can help you make ends meet should your finances get a little tight.

A death in the family may require you to reserve as much energy as possible to healing and rebuilding your life. With the help of your financial professional, the process can be just a little easier — giving you time to cherish memories and begin to make new ones for yourself and those near to you.



# For More Information

**Most states have a licensing board that regulates the funeral industry. You may contact the board in your state for information or assistance.**

If you want additional information about making funeral arrangements, several businesses, professional and consumer groups are available to answer your questions and provide guidance. Following is a list of some of the biggest:

## **AARP Fulfillment**

601 E Street, NW  
Washington, DC 20049  
888.OUR.AARP (888.687.2277)  
*aarp.org*

AARP is a nonprofit organization dedicated to helping older Americans achieve lives of independence, dignity and purpose. Its publications, Funeral Goods and Services and Prepaying for Your Funeral, are available free by writing to the above address or by visiting the AARP website.

## **Funeral Service Consumer Assistance Program**

13625 Bishop's Drive  
Brookfield, WI 53005-6607  
877.402.5900  
*funeralservicefoundation.org*

FSCAP is a nonprofit consumer service designed to help people understand funeral services and related topics, and to help them resolve funeral service concerns. FSCAP service representatives and an intervener assist consumers in identifying needs, addressing complaints and resolving problems. Free brochures on funeral-related topics are available.

## **Funeral Consumers Alliance**

33 Patchen Road  
South Burlington, VT 05403  
802.865.8300  
*funerals.org*

FCA, a nonprofit educational organization that supports increased funeral consumer protection, is affiliated with the Funeral and Memorial Society of America (FAMSA).

## **International Cemetery, Cremation And Funeral Association**

107 Carpenter Drive, Suite 100  
Sterling, VA 20164  
800.645.7700  
*iccfa.com*

ICCFA is a nonprofit association of cemeteries, funeral homes, crematories and monument retailers that offers informal mediation of consumer complaints through its Cemetery Consumer Service Council. Its website provides information and advice under the "Consumer" tab.

## **Cremation Association Of North America**

499 Northgate Parkway  
Wheeling, IL 60090  
312.245.1077  
*cremationassociation.org*

CANA is an association of crematories, cemeteries and funeral homes that offer cremation.

# For More Information

## **Jewish Funeral Directors Of America, Inc.**

107 Carpenter Drive, Suite 100

Sterling, VA 20164

888.477.5567

*iccfa.com*

JFDA is an international association of funeral homes serving the Jewish community.

## **Selected Independent Funeral Homes**

One Overlook Point, Suite 530

Lincolnshire, IL 60069

800.323.4219

*selectedfuneralhomes.org*

Selected Independent Funeral Homes is an international association of funeral firms that have agreed to comply with its Code of Good Funeral Practice. Consumers may request a variety of publications.



# Contact List

The following is a list of people or organizations that you might want to contact after a loved one dies:

**Police** to occasionally check the house of the deceased

Phone: \_\_\_\_\_

**Attorney** to learn how to transfer assets and report taxes

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Accountant or tax preparer** to file necessary returns

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Investment professionals** to obtain information on holdings

> **IRAs**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

> **CDs**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

> **401(k)**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

> **Pension**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

> **Bank** to locate accounts and safe-deposit box

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Insurance agent** to obtain claim forms

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Social Services** to learn of benefits

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Utility companies** to alter or discontinue service

> **Gas**

Phone: \_\_\_\_\_

> **Water**

Phone: \_\_\_\_\_

> **Electric**

Phone: \_\_\_\_\_

> **Phone**

Phone: \_\_\_\_\_

**Employer** to notify of death and learn of benefits

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Newspaper** to stop subscription

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Post office** to forward mail; contact your local branch

**Social Security** to stop monthly check and learn of benefits

To locate an office in your area, call 800.772.1213.

**Veterans Affairs** to stop monthly checks and learn of benefits

To locate an office in your area, call 800.827.1000.

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Strength**

**1888  
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at [WSFinancialPartners.com/ratings](https://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

*[WSFinancialPartners.com](https://WSFinancialPartners.com)*

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