

STEUERNOL & McLAREN

Funeral Homes, Inc.

Over 100 years
experience in
Helping others



Survivor's Checklist after the loss of a Loved One

- Notify your local Social Security Office if your loved one was receiving benefits. If you are the surviving spouse, ask about your eligibility for increased or new benefits. Call 1-800-772-1213 or visit the Social Security Website for help and survivor benefits. www.socialsecurity.gov
- If your spouse was a veteran, inquire about any possible benefits you may be entitled to through the Veterans Association. Call 1-800-827-1000 or visit www.vba.va.gov
- Contact attorney to handle probate and estate matters. Update your will if applicable. Necessary papers to gather in settling estate matters are: certified copies of death certificate, real estate titles and deeds, loan documents, stock certificates, bank, retirement, and other benefit statements, last several years of tax returns.
- Contact the health insurance company. Cancel health insurance coverage for the decedent while keeping coverage for any dependents.
- Contact the insurance company about all life insurance policies. You will need to have the policy number and a certified copy of death certificate available in order to begin the claim process. Update the beneficiaries on your own insurance policies, if necessary.
- If death was accidental, investigate all insurance policies to see if additional benefits may be available.
- Discuss with your accountant or tax advisor about filing the decedent's tax return for the year of death. Make sure to keep monthly bank statements on all the decedent's individual and joint banking accounts that show the balance on the day of death. This information will be pertinent when filing for estate tax return.
- If decedent was employed, contact employer to find out eligibility on pension plans, company benefits and 401K plans to discuss if benefits are available.
- Advise all creditors a death has occurred - including but not limited to: credit card companies, banks, mortgage accounts, and loan accounts.
- File all final medical and Medicare claims the decedent may have had.
- Be sure to cancel all medical prescriptions.
- If decedent lived alone, be sure to cancel all unnecessary household expenses such as phone, cable, and newspaper & mailing subscriptions.
- Make a copy of all deceased's outstanding bills. Make sure all important bills such as mortgage payments, are continuing to get paid until the estate is settled.
- Organize and distribute any of the decedent's personal belongings.
- Send "Thank You" / Acknowledgement cards to people who contributed flowers, donations, food, services and kind offerings.

ITEMS NEEDED: DEATH CERTIFICATES, SOCIAL SECURITY CARD, MARRIAGE CERTIFICATE & BIRTH CERTIFICATE, AND MILITARY DISCHARGE PAPERS

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