



Helpful Advice...

For When Someone You Care About Dies

At AAA Life Insurance Company, we understand that simple decisions can seem overwhelming right after you've lost someone you care about. We want to help make this a bit easier by providing some guidance on what to do when someone you care about dies. While this information may not include everything you need to do, it may help you get started during this difficult time.

Steps You May Need to Take When Someone You Care About Dies

- Look for instructions the deceased may have left regarding his or her wishes for funeral arrangements.
- Gather multiple copies of the certified death certificate, marriage license, financial statements, and employer benefits information.
- Get help from a family member who can contact other family and friends for you.
- Determine if a will or trust exists and if the estate must be probated.
- If the beneficiary is a trust and a claim has been submitted to your life insurance company, submit the pages from the trust document listing who the trustee is to the life insurance company.
- Find the deceased's Social Security number. Apply for Social Security benefits if you qualify or notify the Social Security Administration if the deceased received Social Security.
- Ask the financial institution(s) about any necessary changes to accounts.
- Seek qualified tax or investment advice.
- Determine if conservatorship/guardianship is required for surviving minor children.
- If you feel you are in need of help with the grieving process, find an organization that can help.

Organizations You May Need to Contact

- *Funeral Home* – To make arrangements.
- *Financial Institution(s)* – To obtain documents from a safety deposit box. Or for IRAs or other retirement accounts, beneficiaries may need to make choices on how funds are handled.
- *State Office* – To cancel the deceased's driver's license.
- *Deceased's Employer* – To inquire about death benefits.
- *Life Insurance Company* – If the deceased was insured with AAA Life, call your local AAA Life Insurance Specialist.
- *Auto and Homeowner's Insurance Companies* – Ensure automobiles and homes are covered until they are sold or transferred.
- *Creditors (including Mortgage Lenders, Loan Officers, and Credit Card Companies)* – Get legal advice before assuming any of the deceased's debt.
- *Utility Companies* – To arrange a shut-off or continue service.
- *Member Associations* – If the deceased was a member, the organization may offer death benefits.
- *Veteran's Affairs* – Have copies of military discharge papers on hand.
- *Office of the Court or State Social Services* – If child support or alimony is involved.

Documents You May Need

- Life insurance claim form
- Certified death certificate
- Life insurance policy
- Obituary notice
- Deceased's driver's license
- Police report
- Divorce judgment
- Court document appointing the executor of the estate
- Notarized affidavit of children
- Funeral home assignment form

AAA Life Can Help

Losing someone you care about makes us all think about what would happen to the ones we care about if we were no longer there.

AAA Life offers a variety of life insurance and annuity products to help meet your needs. We encourage you not to put off getting the coverage you need. Contact a local AAA Life Insurance Specialist for more information.

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For assistance call:
1-800-624-1662

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