



REFLECTIONS

A planning guide



Personal Information (Provide a copy of this page to your funeral home.)

Name _____
First Middle Last

Address _____

City _____ State _____ Zip _____

Date of Birth _____ Place of Birth _____ Country of Citizenship _____

Social Security Number _____

Primary Care Physician _____

Marital Status Married (Place/Date _____) Single Divorced Widowed

Maiden Name _____ Spouse's Name _____
First Middle Last

Fathers Name _____
First Middle Last

Mothers Name _____

Education (highest grade completed) Elementary/Secondary (0-12) College (1-4 or 5+)

High School _____ Year Graduated _____

College/University _____ Year Graduated _____ Degree _____

Occupation/Job Title _____

Employers and Positions _____



Armed Forces

Branch of Service _____ Date/Place Entered _____

Type of Separation or discharge of service _____ Highest Rank Received _____

Wars/Conflicts Served _____

Additional Information/Awards Received _____



Family

My Spouse and Children

Spouse _____ Date of Birth _____ Date of Marriage _____

Child Name _____ Date of Birth _____

Address _____

Child Name _____ Date of Birth _____

Address _____

Child Name _____ Date of Birth _____

Address _____

Child Name _____ Date of Birth _____

Address _____

My Siblings

Name _____ Date of Birth _____ Phone Number _____

Address _____ Email _____

Name _____ Date of Birth _____ Phone Number _____

Address _____ Email _____

Name _____ Date of Birth _____ Phone Number _____

Address _____ Email _____

Name _____ Date of Birth _____ Phone Number _____

Address _____ Email _____

My Grandchildren

How many in total? _____ Boys _____ Girls _____

Name _____ Date of Birth _____

Name _____ Date of Birth _____

Name _____ Date of Birth _____

Name _____ Date of Birth _____

Name _____ Date of Birth _____

Name _____ Date of Birth _____

Great Grandchildren

How many in total? _____ Boys _____ Girls _____

Investments and Insurance

Life Insurance Policy Number _____ Company _____

Life Insurance Policy Number _____ Company _____

Health Insurance Policy Number _____ Company _____

Pension Plan Number _____ Company _____

401k _____ Contact _____

IRAs, Annuities _____ Company _____

Financial Advisor _____ Phone Number _____

Mortgage Company & Loan Number _____ Phone Number _____

Financial Information

Bank/Branch _____ Checking Account Number _____

Username _____ Password _____

Bank/Branch _____ Savings Account Number _____

Username _____ Password _____

Credit Cards Visa Mastercard American Express Other _____

Account Number _____ Expiration Date _____

Username _____ Password _____

Credit Cards Visa Mastercard American Express Other _____

Account Number _____ Expiration Date _____

Username _____ Password _____

Location of Important Documents

Will/Living Trust _____

Safe Deposit Box _____

Birth Certificate _____

Marriage Certificate _____

Deeds/Titles _____

Mortgages/Notes _____

Military Discharge Papers (DD-214) _____





Memorial Instructions

Funeral Home to contact _____

Address _____

Counselor/Director _____ Phone _____

My funeral has has not been prefunded by an insurance policy (purchased on date) _____

Preferences

Place of Service

Church _____

Funeral Home _____

Cemetery _____

Other _____

Person to Officiate _____

Visitation Yes No Public Private Casket Open Closed

Glasses to be left on taken off Flag (if Veteran) On Casket Folded

Clothing Preference _____

Jewelry to be left on for viewing and returned to my family before the casket is closed _____

Musical Selections _____

Floral Preference _____ Make Contributions to _____

Special Instructions _____

Please submit Obituary information to _____

Interment Information

Earth Burial Mausoleum/Crypt or Niche Cremation/Inurnment

Name of Cemetery/Mausoleum _____

City _____ State _____

I have have not pre-purchased or reserved a space at a cemetery.



Lifetime Milestones

Progression of Life _____

Life Achievements _____

Activities, Hobbies and Memberships _____

People to Notify of My Passing

Name _____ Name _____

Phone _____ Relationship _____ Phone _____ Relationship _____

Name _____ Name _____

Phone _____ Relationship _____ Phone _____ Relationship _____

Name _____ Name _____

Phone _____ Relationship _____ Phone _____ Relationship _____

Name _____ Name _____

Phone _____ Relationship _____ Phone _____ Relationship _____

Favorites

Poems _____

Flowers _____

Music _____

Scripture Passages _____

Foods _____

Online Profiles

List your email, social media accounts, or other important login information.

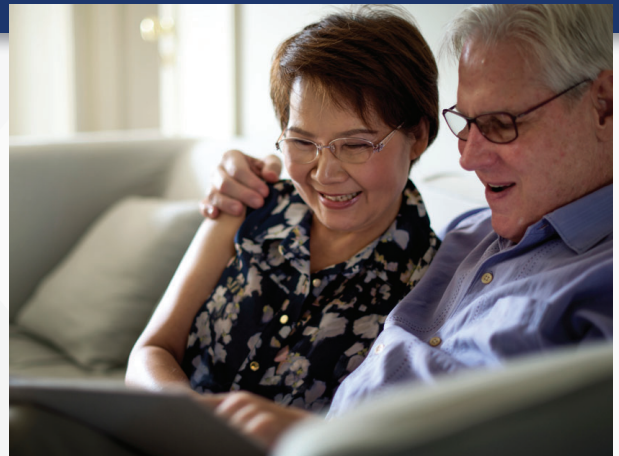
Account Name: _____

Web Address/URL _____

Username _____

Password _____

Other Information _____



Account Name: _____

Web Address/URL _____

Username _____ Password _____

Other Information _____

Account Name: _____

Web Address/URL _____

Username _____ Password _____

Other Information _____

Account Name: _____

Web Address/URL _____

Username _____ Password _____

Other Information _____



Important Information

Social Security

When you are employed and paying into Social Security, a portion of the Social Security taxes you pay are applied toward survivor benefits. The amount is determined by Social Security.

Contact the nearest Social Security office or call (800) 772-1213 during business hours. If you are deaf or hard of hearing, call the toll-free TTY number (800) 325-0778 during business hours. Please have the following information available: the deceased person's social security number, date of death and survivor's information.

Additional information can also be obtained at www.ssa.gov.

Federal Employees

Survivors of employees of the federal government may be eligible for benefits such as group life insurance, annuities and health insurance continuation. Contact Retirement Services at (888) 767-6738 or www.opm.gov.

Will

A will is a document that allows you to clearly specify what is to be done with your property when you die. You will also name your executor, personal representative or name a guardian for your young children. Wills are handled through a process called probate.

Probate

Probate is the court process that takes place after someone dies. It includes:

- Proving in court that a deceased person's will is valid (usually a routine matter)
- Identifying and itemizing the deceased person's property
- Having the property appraised
- Paying debts and taxes
- Distributing the remaining property as the will (or state law, if there's no will) directs

Important Information *(Laws vary from state to state.)*

Living Trusts

This legal document is set up during your lifetime. It avoids the probate process. Your assets and property are identified and transfer directly to the trust beneficiaries after you die. The person you appoint to handle the trust after your death is called the successor trustee. They are responsible for transferring the ownership to the beneficiaries you named in your trust.

Power of Attorney

This document gives written authorization to allow another person to legally take any action permitted in the document. You are called the principal and the person to whom you give this authority is called your attorney-in-fact. Prepare a durable power of attorney if you want the document to remain in effect if you become incapacitated.

Living Will

A legal document in which a person specifies their wishes about prolonging life procedures or certain kinds of medical treatments. The document takes effect if you become incapacitated. Other names for a living will are advance healthcare directive or directive to physicians.

Life Insurance

A contract between a policyholder and an insurer, where the insurer promises to pay a designated beneficiary a sum of money in exchange for a premium. Life insurance provides financial support to those who survive the policyholder, whether it is a family member or business partner. Life insurance proceeds go directly to beneficiaries and avoid probate.

Funeral Service

One of the first steps in overcoming grief is to have a funeral service where loved ones can gather and remember together. This helps give the survivors closure. Whether you choose burial or cremation, having a funeral gathering is important to help your loved ones move ahead with their lives after loss.

Funerals and memorial services are like other special gatherings, such as weddings and baptisms, where there are details to work out in advance. You may have some opinions, beliefs, likes and dislikes that need to be expressed when considering the type of funeral service. Advance planning allows you to decide the type of service, formal or informal. Also, choose the location, music, photographs, friends and family to speak, and other preferences.

Advance planning for final arrangements is simply a gift. Your family will be comforted knowing that the details have been taken care of and they can focus on what truly matters at this difficult time. Consult your funeral director for assistance.



Benefits of a Pre-Arranged Funeral Plan

When you prearrange and prefund your funeral service, the funeral home agrees to provide merchandise and services upon the death of the insured. The plan is funded using a life insurance policy.

There are many benefits to prefunding:

- Relieves your family of an emotional and financial burden.
- Increasing death benefit, coverage never decreases.
- May be excluded from assets for Medicaid benefits, depending on the laws in your state.
- Various premium payment plans and no rate increases.
- Policy transfer laws may vary, but many states allow policy transferability to another funeral home.
- By selecting your services at today's prices, inflation is minimized.
- Death away from home benefit.
- Final arrangements are kept on file at the funeral home and may be changed at any time.
- Preplanning is simple to do and just makes sense.



Veterans Benefits

Veterans Administration

If you are an honorably discharged Veteran, your survivors may be eligible for a wide range of benefits. To facilitate receiving Veterans Benefits, you will need the following when you contact the Veterans Administration Office:

- A copy of the Death Certificate
- Proof of Widowhood — Proof of marriage should be established by one of the following kinds of evidence, in this order of preference: (a) A properly certified copy of the public or church record of marriage. (b) Affidavit of clergyman or magistrate who performed the ceremony. (c) Original marriage certificate. (d) Affidavits of at least two eyewitnesses to the ceremony.
- Proof of Termination of Marriage — The termination of all marriages contracted by either party should be substantiated by certified copies of the final decrees of divorce or annulment, or by proof of death.
- Proof of Age and Relationship of Child(ren) — Supply a birth certificate or a properly certified copy of the church record of birth or baptism showing the date and the names of the parents.

An honorably discharged Veteran is generally entitled to a burial flag, Presidential Memorial Certificate, headstone or grave marker, and possibly a burial allowance.

Please keep a copy of your discharge documents (DD-214) with this booklet if you or your spouse is a veteran.

For more information, contact the U.S. Department of Veterans Affairs at 1-800-827-1000 or visit www.va.gov. Have your VA number available for the benefits counselor.

