

Emergency Estate Binder



Provided Through the Collaborative Efforts of:

**IAFF Local 2068
&
The Fairfax County Fire and Rescue Department**

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I. Introduction to the Preparer

This book has been developed to provide you with peace of mind in knowing that your loved ones will be able to settle your affairs in the event of your unforeseen incapacitating illness, injury or death. Even at the best of times the handling of financial matters can be difficult, but coupled with the emotional stress that accompanies an illness or death, such responsibilities can quickly become overwhelming. Settlement of some matters are time sensitive, and if information is not available in an organized and structured way, your loved one may lose the opportunity to claim important benefits owed to them. This guide provides a framework to ensure that your affairs can be settled by your loved ones with as little stress as possible. We hope that you are able to complete and customize this guide with as much information as you have available and that you store it in a secure location that will be accessible to your loved ones, should the need arise.

This guide does not take the place of a legal will and the information contained herein will not supersede arrangements set forth in a will or advanced directive. Those are legal documents and must be maintained and updated as such. This guide is just that, a guide to provide the information necessary, in a comprehensive and organized manner, which will allow your loved ones to manage your affairs if needed. If you do not yet have a will, this guide will be a valuable tool in organizing the information you may want to have included in drafting one.

Preparer's Full Name: _____

Date of Birth: _____

Social Security #: _____

Primary Care Physician: _____

Contact Information: _____

Safe Deposit Box #/Location: _____

Key Location: _____

Advanced Medical Directives

An Advance Medical Directive gives you the power to name your agent for health care who can make certain specified medical decisions for you if you are terminal or in a constant vegetative state.

I have executed an Advance Medical Directive: ___ Yes, _____ Date ___ No

Designated Representative: _____

Contact Information: _____

Locations of Document: _____

Power of Attorney

You should have a Power of Attorney to help you and your family under special circumstances by allowing an authorized person to act on your behalf.

I have executed a Power of Attorney: ___ Yes, _____ Date ___ No

Power of Attorney: _____

Contact Information: _____

Location of Document: _____

II. Taking the First Steps...

You have suffered a loss, now the following guide will provide you with an overview of vital actions and important documents that may be required to manage or settle your loved one's affairs. Grieving is a highly personal and difficult process. It is important to establish a support system so that you do not have to go through this alone.

Your loved one took the time to prepare this guide to try to ease the burden you may face in settling their affairs and to protect your long term financial interests. Some matters do not have to be handled right away, while others have a defined time limit or may require immediate attention. This guide will help you to navigate through and decipher what matters need to be addressed and when.

- ☐ You don't have to do all this alone. Connect with family, friends or a trusted advisor to help you through the tasks that lay ahead. It is important to seek survivor counseling to establish a basis of support as you proceed through this difficult time.

Employee Sponsored Counseling/Support Services

Notes

III. The First Two Weeks...

- ☐ Focus on only on any urgent matters that may impact existing dependents (such as living arrangements).

Arrangements for Dependents

- ☐ In the case of pets, arrange for care and feeding, etc. and determine if a new living situation is necessary.

Arrangements for Pets

- ☐ If the individual has suffered a Line of Duty Disability or Death, be sure to consult the Line of Duty Section at the end of this guide for valuable benefits that may be available.
- ☐ In the case of death, if funeral arrangements were not prepaid, keep a record of any related expenses. These expenses can be submitted to the estate for reimbursement.
- ☐ Order a minimum of 20 certified copies of the death certificate from the county clerk's office, Health Department, or funeral director; the cost of each copy varies by state. Financial institutions generally require certified death certificates to settle accounts.
- ☐ Cancel at home services such as home health care providers, cleaning services, newspaper delivery and cable, telephone, and cell phone services. Ask a family member, friend, or neighbor to look after the residence and set the lights and television on timers. Have the post office hold or redirect mail.

Notes:

IV. The First Month

- ☐ Locate your loved one's living trust or will. The lawyer may have it, or it may be within personal files or a safe deposit box.

Location of Living Trust/Will

- ☐ Locate the documents listed below. These documents, along with a certified death certificate, may be required to file for survivor or beneficiary benefits. Keep these documents organized and in an easily accessible but safe location, to facilitate and expedite the filing process. Check the **Important Documents** section of this binder for copies of documents that may have been included.

- ☐ **Marriage Certificate, Prenuptial Agreement, Separation Agreement, Divorce Papers** (if applicable)
- ☐ **Citizenship Papers** (if applicable)
- ☐ **Birth or Adoption Certificates** of the deceased and any dependent children
- ☐ **Social Security Numbers** of the deceased, spouse, and dependent children
- ☐ **Veteran's Discharge Papers** – If the deceased was a veteran, you will need a copy of the discharge certificate to collect veteran's benefits. For additional information, contact the **Department of Veteran Affairs at 1-800-827-1000**.

Insurance Information

- ☐ Locate and review all Insurance Policies for related benefits. Usually, the policy number and supporting documentation (such as a death certificate) are required to complete a claim. If the individual was receiving **disability benefit payments**, dependents may be eligible for survivor benefits. Contact the individual's disability insurance company for more information.

Life Insurance Company: _____

Contact #: _____

Policy #: _____

Life Insurance Company: _____

Contact #: _____

Policy #: _____

Accident Insurance Company (e.g. Aflac): _____

Contact #: _____

Policy #: _____

Health Insurance: _____

Contact #: _____

Policy #: _____

Employer Information

- ☐ Contact **current and previous employers, union organizations and professional associations** to inquire about other benefits (such as pension or life insurance) that may be available to you. Notify any professional, membership, or **fraternal clubs** or **organizations** and inquire about available benefits. Be sure to ask about the following, and request the information in writing for your records (you may be required to submit a death certificate for each claim):

- ☐ Unpaid compensation – _____
- ☐ Accrued vacation pay – _____
- ☐ Union benefits – _____

Current Employer: _____

HR Contact #: _____

Secondary Employer: _____

HR Contact #: _____

Union: _____

Contact #: _____

Membership #: _____

Union: _____

Contact #: _____

Membership #: _____

Other Affiliation: _____

Contact #: _____

Membership #: _____

Financial Information

- ☐ Contact **banks** and **credit unions** to verify the status of checking and savings accounts and safe deposit box(es). If a joint account has been established, ownership will usually pass to the other account holder. If the account was held in the individual's name alone, the assets will have to go through probate (see explanation below).

Pension Plans – Company: _____

Contact #: _____

Employee/Account #: _____

Retirement/Investment Accounts: _____

Contact #: _____

Account #: _____

Retirement/Investment Accounts: _____

Contact #: _____

Account #: _____

Bank Account – Bank: _____

Contact #: _____

Account #: _____

Safe Deposit Box #: _____

Bank Account – Bank: _____

Contact #: _____

Account #: _____

Safe Deposit Box #: _____

Probate is the process of settling the deceased's debts and distributing the estate to the beneficiaries. If the deceased names an executor in the will, the court will appoint this individual to administer the estate. If there is no will or no executor named, the court will appoint a "personal representative," usually a spouse or relative. This person will need to pay a filing fee; inform interested parties, especially creditors, that the estate is being probated; inventory the deceased's assets; and settle the estate according to the will or state laws. Any jointly owned properties, as well as assets with designated beneficiaries, such as life insurance, IRAs and pensions, are not subject to probate.

Contact the attorney and/or executor named in the will to handle **probate** court and estate matters. Probate procedures can be complex depending on the size of the estate, so expert legal advice may be helpful. Discuss and agree on fees before engaging legal assistance.

Real Estate Information

- ☐ Make sure **important bills**, such as mortgage, condo fees, rent and utilities are paid. If property is owned, notify the mortgage company and make payment arrangements. Be sure to inquire about any possible mortgage insurance or benefits that may be applicable to the current circumstances.

Property Address: _____

Mortgage Company: _____

Contact #: _____

Account #: _____

Property Address: _____

Mortgage Company: _____

Contact #: _____

Account #: _____

Property Address: _____

Mortgage Company: _____

Contact #: _____

Account #: _____

Auto Information

- ☐ Notify the local **Department of Motor Vehicles** if the individual had a valid driver's license. Obtain current information on existing auto insurance policies and make the necessary arrangements to continue coverage.

Driver's License State and Number: _____

Vehicle Make/Model/Year: _____

Vehicle Make/Model/Year: _____

Vehicle Make/Model/Year: _____

Auto Insurance Company: _____

Contact #: _____

Policy #: _____

Credit Card Information

- ☐ Notify all **Credit Card companies** to ensure that no unauthorized use of credit cards occurs. Inquire about what account benefits may be available due to the current circumstances. In the event of death, cancel the individual's credit cards and arrange to have any remaining balances paid by the estate (a certified death certificate may be required). Order a report from the credit bureaus to verify all credit card accounts under the individual's name. The three major credit bureaus are:

Equifax
PO Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian
PO Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
PO Box 1000
Chester, PA 19022
1-800-888-4213
www.transunion.com

Credit Card Company: _____

Contact #: _____

Account #: _____

Credit Card Company: _____

Contact #: _____

Account #: _____

Credit Card Company: _____

Contact #: _____

Account #: _____

Social Security Information

- ☐ Contact the **Social Security Administration (SSA)** to determine what benefits may be available for the surviving spouse and/or minor children. Call the SSA at 1-800-772-1213 or visit www.SSA.gov for more information or to find your nearest SSA office.

Social Security #: _____

Survivors should apply for Social Security benefits promptly. In some cases benefits are paid from the date of application and not the date of the individual's disability/death. If the individual had paid into Social Security for at least 10 years, two types of benefits are possible:

- **Death Benefits** are available to eligible spouses and dependent children. The survivor can complete the necessary form at the local Social Security office.
 - **Survivor Benefits** are available depending on the age and relationship of the survivors.
 - A divorced spouse can receive survivor benefits if he/she meets certain age and length of marriage requirements. The former spouse does not have to meet these requirements if caring for a child who is entitled to benefits. The child must be the deceased's natural or legally adopted child.
- ☐ Determine whether the individual was receiving Social Security, veterans, company pension, disability, workers' compensation, or any other types of **monthly benefit payments**. If the individual was receiving benefits, notify the appropriate organizations to halt these benefits.

Veterans Information

- ☐ If the individual was a veteran, contact the **Department of Veterans Affairs**. You will need a copy of the individual's discharge papers. For additional information, contact the Department of Veterans Affairs at 1-800-827-1000 or visit www.VA.gov.
 - If the individual was a veteran, survivors may be eligible for funds to cover funeral expenses. Burial in a national cemetery is free to a veteran and his or her spouse and dependent children. Veterans are also eligible for a headstone or grave marker.
 - The surviving spouse and dependent children of disabled veterans may also be entitled to a lump sum death benefit or monthly payments for such things as educational assistance and medical care.

Military Branch: _____

Rank at Discharge: _____

Dates of Service/Discharge: _____

Other Arrangements

- ☐ If possible, locate the individual's calendar and cancel scheduled appointments.
- ☐ Begin to update documents and accounts that list the individual as a beneficiary.

V. The First Three Months

Personal Valuables

- ☐ Have valuables, such as family heirlooms, antiques, jewelry, and other personal property, inventoried and secured. Document these items by taking photos or videos. Have these items stored in a secure location or change the locks on the home.

Important Items of Value

Additional Financial Documentation

- ☐ Locate other **financial documents** necessary to itemize the individual's assets, such as real estate deeds, titles, investment accounts, stocks and bond certificates, checking and savings account statements, and insurance policies. Review old checkbooks, tax returns, bank statements and canceled checks, and loan coupon books to identify any additional assets, benefits or obligations.

Locate the individual's most recent income tax return. If you can't find it, you may need to contact the IRS to request a copy. The individual's **accountant or tax preparer** should also be able to provide a copy of the return. Be sure to ask the accountant/tax preparer about filing state and federal tax returns.

Accountant: _____

Contact #: _____

Location of Files: _____

- ☐ **Transfer assets and re-title** the individual's ownership documents for items such as a car, a house or other property. The local division of motor vehicles or county assessor's office can provide additional information and appropriate forms.
- ☐ Cancel any **subscriptions or memberships** (magazine, movie rental, or gym) to which the deceased belonged. If the deceased was a member of any **frequent flyer or hotel programs**, ask about transferring the earned benefits.

Account Type: _____

Contact#: _____

Membership #: _____

Account Type: _____

Contact#: _____

Membership #: _____

VI. Line of Duty Benefits

“Line of Duty” refers to any action the disabled or deceased person was obligated or authorized to perform by rule, regulation, condition of employment or service, or law.

Federal Government Benefits

- ☐ A Public Safety Officer is considered an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, firefighter, or member of a rescue squad or ambulance crew.
- ☐ The PSOB provides disability benefits for public safety officers who have been permanently and totally disabled by a catastrophic injury sustained in the line of duty if that injury permanently prevents the officer from performing any gainful work.
- ☐ Enacted in 1976, the Public Safety Officer’s Benefits (PSOB) Act provides a death benefit in the form of a one-time payout of \$328,612 (as of October 1, 2012).
- ☐ The Public Safety Officers Educational Assistance (PSOEA) Act provides financial assistance for higher education for spouses and children of federal, state and local public safety officers who have been permanently disabled or killed in the line of duty.

Virginia State Benefits

- ☐ A one-time financial payment of \$100,000 will be paid to the survivors of a public safety officer if a death occurred as a direct or proximate result of performance of duty.
- ☐ If death was caused by a respiratory disease, hypertension, heart disease, or some forms of cancer, it may be presumed to be duty-related if it occurs out of or in the course of employment and/or within 5 years post-retirement.
- ☐ The Virginia Worker’s Compensation Commission provides:
 - A maximum of \$10,000 for burial expenses and \$1,000 for transportation of the deceased
 - That the spouse, minor children or parent receives 50% of the deceased’s average final compensation if the beneficiary does not qualify for Social Security.
 - If the beneficiary does qualify for Social Security the retirement benefit is reduced to 33.33% of the average final compensation
- ☐ Undergraduate tuition and required educational and ancillary fees are waived for the spouse and children ages 16-25 at any public institution of higher learning in the Virginia. (www.schev.edu)

Other Benefits

- The Virginia Public Safety Foundation provides immediate payment of \$500 to the families of firefighters killed in the line of duty. (www.vpsf.org)
- Heroes, Inc. serves the families in the Northern Virginia region and benefits may include \$5,000 for immediate expenses and \$6,000 for funeral expenses. Further assistance is provided shortly after death and professional counseling is available to family members.

VII. Special Final Requests and Other Considerations

Special final requests should be addressed in your will so your wishes will be upheld by a court of law. If you have not addressed these special final requests in a will, someone else will have total control of your assets/possessions for final disposal.

This guidebook was planned to save as much mental anguish as possible immediately following the death or incapacitation of a loved one. All the planning and preparation in the world, however, will not save a family serious heartache if someone chooses to keep information about his or her life from family members. After someone dies, family members would be shocked to find out there are other children from outside the marriage or even a significant other. To ease your family's pain, it is suggested that you write a letter to be opened upon your death that will tell your family about the issues you felt you could not discuss with them during your lifetime. Additionally, discuss with your spouse the beneficiary listings you have chosen on various insurance policies. This will help alleviate the family upheavals that can seriously affect the grieving process should a family member doubt that you meant to leave benefits to those designated. Be proactive and address these issues before it is too late.

Specific Funeral Arrangement Requests

Additional Notes
