

CIGNAssurance® Program

# *Looking ahead*

A Resource & Planning Guide  
for Beneficiaries



**CIGNA**

*A Business of Caring.*

## Information that can help *you*

The death of a loved one can be traumatic. In the midst of your grieving, you're expected to handle countless practical matters that you may not be prepared to deal with. This booklet is designed to provide information that can help you cope with the numerous legal and financial responsibilities involved in settling an estate, and to point out the resources available to help you with this process.

Whether you are the beneficiary of a deceased spouse, or a close relative or friend, this booklet can help you research and apply for necessary records of the deceased, discover the various possible sources of income benefits, and make plans for your financial future.

We hope the enclosed information is helpful during this difficult time.

If you need us please call us toll-free at

**1.800.570.3778**

*This booklet contains general information which may vary by state and may change after publication. You should consult your personal advisor for complete information.*

# Table of Contents

1. RALLYING YOUR RESOURCES _____	2
Personal Support Contact List _____	2
Business Advisor Contact List _____	3
2. SETTING PRIORITIES _____	4
Hospitalization/Major Medical Insurance _____	4
Covering Expenses and Settling the Estate _____	4
3. TAKING CARE OF BUSINESS _____	5
Household Management _____	5
Business Ownership _____	5
Household Management Checklist/Contact List _____	5
4. GATHERING DOCUMENTS _____	6
Important Document Checklist _____	6
5. PROBATING THE ESTATE _____	7
How to Start, The Executor's Duties _____	8
Frozen Assets, Assets Not Subject to Probate _____	8
Probate Fees, Proceeding Without a Will _____	8
Estate Taxes, Legal Assistance _____	9
6. INVESTIGATING BENEFIT SOURCES AND MAKING CLAIMS _____	9
Benefits Checklist/Contact List _____	10
Life or Accidental Death Insurance _____	11
Workers' Compensation _____	12
Social Security Administration _____	13
Income Tax Benefits _____	14
Veterans' Benefits _____	14
Civil Service Benefits _____	16
Railroad Retirement Board _____	16
7. ASSESSING YOUR FINANCIAL SITUATION _____	17
Financial Planning and Investing _____	17
Financial Obligations and Assets Worksheet _____	18
8. ESTATE PLANNING _____	19
9. APPENDIX: MODEL LETTERS _____	20

*When a loved one dies, you may have to get in touch with many different people to assist with both your emotional and practical needs. This process will not be an easy one, but we hope the following contact sheets will help you organize the different people you will need to communicate with.*

## 1. RALLYING YOUR RESOURCES

### *Personal Support Contact List*

Don't be afraid to tell family members how they can help; often they're not sure of what they should do, and are looking to you for cues.

Family and Friends

Telephone Number

_____	_____
_____	_____
_____	_____

Clergy or Spiritual Advisor

_____	_____
_____	_____

Hospital/Doctors

_____	_____
_____	_____

Therapist/Grief Counselor

_____	_____
_____	_____

Social Services/Family Services

_____	_____
_____	_____

Community Center

_____	_____
_____	_____

Salvation Army/Relief Organizations

_____	_____
_____	_____

Crisis Intervention

_____	_____
_____	_____

**Support Groups** – often offered by hospitals, hospices, places of worship, funeral homes, senior centers, mental health centers

_____	_____
_____	_____

## *Business Advisor Contact List*

Make sure you choose your advisors wisely if you do not already have established relationships with professionals you trust. Don't let anyone pressure you into making decisions you do not understand or that make you feel uncomfortable.

Attorney

Telephone Number

---

---

American Bar Association

---

Legal Aid Society

---

Financial Services

Investment Broker

---

---

Bank or Trust Officer

---

---

Other

---

---

Accountant/Tax Advisor

---

---

Insurance Agents

Life

---

---

Property

---

---

Health

---

---

Deceased's Employer

---

---

Funeral Director

---

---

## 2. SETTING PRIORITIES

Although you may not feel up to addressing the many pragmatic decisions you must make in the aftermath of a funeral, many of these matters are time-sensitive and important to your well-being. If you need to, enlist the help of a friend, lawyer or trusted advisor, and take things one step at a time.

### *Hospitalization/Major Medical Insurance*

One of your most immediate concerns should be to decide what to do about converting any private hospitalization/major medical insurance the deceased may have provided for you. This is a vital matter to which you must attend. If not, it could result in catastrophic cash expenses for you.

Most group hospitalization/major medical plans remain valid for a certain period after a participant's death. Surviving dependents may often continue coverage at full rates for up to 36 months, and there may be lifetime survivor benefits. Find out what the deceased's policy offers and determine whether it would be most cost-efficient to continue this coverage or to purchase an individual policy for yourself. In either case, you must make a decision to ensure that you are adequately covered for the future. The deceased may also have had other supplemental insurance such as a hospital indemnity plan or specialized disease coverage such as cancer insurance.

### *Covering Expenses and Settling the Estate*

Next on the list is making sure you have access to financial assets in order to pay important household bills and expenses. This involves investigating all benefit sources, settling claims and probating the estate. Do not panic if you find that financial assets are frozen. If you are a joint owner of an account, you should be able to withdraw funds to meet daily expenses until the estate is settled. If you are not, your legal advisors will help you determine how best to meet expenses. It is also useful to know that a mortgage, loans, and some credit card purchases may have been insured against death of the borrower. The following sections cover these issues in greater detail.

### 3. TAKING CARE OF BUSINESS

#### *Household Management*

It is important to keep up with household expenses, especially if the deceased was the primary bill-payer in your family. Make sure you pay all utilities and household services, and keep registrations and inspections up to date, especially for automotive vehicles.

Inquire with banks and other lenders to determine if any mortgages, loans, or credit card purchases were insured against death of the borrower. If a debt is not covered, lenders may consider reducing the size of your monthly payments and extending the payment period. Make sure you tell them if any payments will be late, and why. The only way they can help you is if they are kept informed.

Also make sure that your home is insured and adequately protected with fire extinguishers, smoke detectors and carbon monoxide detectors, an accessible flashlight, and that all batteries are fresh.

If you change your address, make sure that all necessary parties are notified so that correspondence is sent to the right place.

#### *Business Ownership*

If you owned a family business with your spouse, you will probably need to get professional advice about owner succession, probate, taxes, and other relevant matters.

#### *Household Management Checklist/Contact List*

Emergency Phone Numbers	Telephone Number
911, or Police	_____
Fire	_____
Ambulance	_____
Hospital	_____
Utility Companies	
Telephone	_____
Electric	_____
Gas	_____

Property Insurance Company/Agent

Homeowners

\_\_\_\_\_

Automobile

\_\_\_\_\_

Maintenance/Services

\_\_\_\_\_

Automobile Titles and Registration

\_\_\_\_\_

Other Property Registrations

\_\_\_\_\_

Other Services

\_\_\_\_\_

Mortgage Company

\_\_\_\_\_

Credit Cards

\_\_\_\_\_

Other Loans

\_\_\_\_\_

#### 4. GATHERING DOCUMENTS

In order to claim various benefits you may be asked for proof of your relationship to the deceased and eligibility. You will need copies of birth certificates of all family members claiming benefits, your marriage certificate, and typically at least ten certified copies of the death certificate, which may be obtained from the funeral director or county health department.

Sorting through the deceased's personal effects may be difficult, but avoiding this could prevent you from obtaining helpful benefits. You should carefully gather together all pertinent documents and organize them so that they are easily accessible to you. Creating clearly labeled folders for documents such as insurance, deeds, taxes, bills, bank accounts, securities, etc., is a good way to do this. To assist you with this task, we have included the following document checklist.

#### *Important Document Checklist*

Location

Death Certificate (at least 10 copies)

\_\_\_\_\_

Wills

\_\_\_\_\_

Trust Agreements

\_\_\_\_\_

Birth Certificates

\_\_\_\_\_

	Location
Adoption Papers	_____
Marriage Certificate(s)	_____
Divorce Records	_____
Insurance Policies	_____
Social Security Numbers	_____
Military Service Records	_____
VA Claim Number	_____
W-2 Forms and Other Earnings Records	_____
Tax Returns (for prior year)	_____
Safety Deposit Box	
Keys/Contents	_____
Bank Books	_____
Security Certificates	
Stocks, Mutual Funds, Bonds	_____
Business Agreements or Contracts	_____
Real Estate Deeds	_____
Car Registration	_____
Notes Payable/Receivable	_____
Other	_____

## 5. PROBATING THE ESTATE

*Probating* a deceased person’s estate is the legal transfer of the deceased’s property and assets to the heirs. Each state has its own laws governing this process. The transfer is cleared by the state *probate* courts, sometimes referred to as the *surrogate* court. It is vital to start this procedure as soon as possible, because the process can take several months — even several years, in some cases — to complete. Your attorney or the court clerk can advise you whether probate is necessary based on the kinds of assets involved and their value.

## *How to Start*

If a will exists, you can initiate the probate procedure by filing it with the probate court. The court will then officially appoint the *executor* named in the will — usually the spouse, a family member, friend, attorney, or bank trust department. If there is no will, a deceased person is considered *intestate*, and the court will appoint an *administrator* to function as executor.

## *The Executor's Duties*

If you are the executor, it is your duty to make an inventory list of the deceased's total assets, collect debts, pay bills, manage and distribute property, and submit a final accounting to the court. The court also needs the birth certificates, names and addresses of any children, and copies of marriage certificate(s).

## *Frozen Assets*

Bank accounts and other assets may be frozen, safe deposit boxes sealed, and other steps taken to protect the interests of heirs and to preserve assets subject to taxes. If you are a joint owner or signer of an account, you should be able to withdraw funds to meet daily expenses until the estate is settled.

## *Assets Not Subject to Probate*

The probate court clerk can inform you which assets should and should not be included in probate. Although laws differ by state, many states exclude from probate joint property passing directly to a widow or widower, such as a jointly owned home or bank account. U.S. savings bonds, assets in certain types of trusts, and life insurance proceeds payable to a named beneficiary are also usually excluded.

## *Probate Fees*

Fees levied by a probate court are based on the amount of an estate in the deceased person's name alone and the amount that was owned with others, such as survivorship property. These charges are strictly regulated by law.

## *Proceeding Without a Will*

If the deceased has not left a will, the laws of descent, or *intestate succession*, in each state determine the division of an estate. These laws generally provide for the surviving widow or

widower and children to receive shares. For example, a widow with one child might receive one-half the estate; or, if there is more than one child, the widow may receive one-third and the children may equally share two-thirds.

### *Estate Taxes*

Each state levies estate taxes according to its own statutes. You can contact your State Tax Department for details. Summaries of state inheritance taxes can also be found in reference books such as the World Almanac (under “taxation, estate tax, or state inheritance tax”). The Federal government taxes estates valued above \$850,000\*, although this might not apply to any amount left to one’s spouse.

Since estate tax regulations can be complicated, and they are frequently revised, you should seek advice from a tax expert, such as a tax attorney or a certified public accountant, to clear up any estate tax questions.

### *Legal Assistance*

Professional legal assistance is usually advisable when settling an estate, unless the estate is small and uncomplicated. There can be many fees to pay and forms to fill out. Some states actually require you to hire a legal representative.

If you do not have a family attorney, you might ask the local bar association or your bank’s trust officer to recommend someone with expertise in probate and estate law. Attorneys may charge hourly, flat, or percentage fees. Try to speak with at least three attorneys, and find out how they charge, to help you make a wise choice. In certain situations help may be available from legal aid societies.

*\*For tax year 2004. This figure may increase in future years.*

## 6. INVESTIGATING BENEFIT SOURCES AND MAKING CLAIMS

It is up to you to investigate all benefits that may be available to you, such as Social Security, veterans’ programs, employers and various social, service or professional organizations to which

your spouse may have belonged. Each organization will have to be notified and queried by mail or by phone. We have provided several model letters at the end of this booklet to help you.

Remember that if the deceased worked for different employers throughout his or her career, he or she may have accrued benefits owed to you. Pension rights are often guaranteed after a specified period of employment. In addition, many social and service organizations, unions, and professional and business associations have group life insurance plans for members that provide benefits for surviving spouses. Some even arrange for an organization member to visit the family and offer assistance.

### *Benefits Checklist/Contact List*

Deceased's Employer \_\_\_\_\_

Retirement or annuity income \_\_\_\_\_

Unpaid wages \_\_\_\_\_

Group life insurance \_\_\_\_\_

Disability benefits \_\_\_\_\_

Workers' compensation \_\_\_\_\_

Credit union funds/life insurance \_\_\_\_\_

Social Security Administration \_\_\_\_\_

Spouse/dependents' benefits \_\_\_\_\_

Lump-sum death benefit (\$255) \_\_\_\_\_

Medicare \_\_\_\_\_

Supplemental Security Income (SSI) \_\_\_\_\_

Life Insurance \_\_\_\_\_

Income Tax benefits \_\_\_\_\_

Veterans' Administration \_\_\_\_\_

Death benefit \_\_\_\_\_

Pension payment \_\_\_\_\_

Educational assistance \_\_\_\_\_

Civil Service Retirement System \_\_\_\_\_

Survivor's annuity	_____
Lump-sum payment	_____
Railroad Retirement Board	_____
Union Membership	_____
Professional Affiliations	_____
	_____
	_____
Fraternal Organizations	_____
Social Services	
Medicaid	_____
AFDC –	
Aid to Families of Dependent Children	_____
Salvation Army	_____
American Red Cross	_____
Other Sources of Support	_____

### ***Life or Accidental Death Insurance***

If the deceased owned a personal individual life or accidental death insurance policy, you can start the claims process by calling the local office of the insurance company, contacting the agent who sold the policy, or writing to the insurer whose name and address is on the policy. We have included a model letter in our appendix, if you choose to write.

If you are named as the beneficiary in the policy, you will need to complete a claim statement and provide the insurer with a certified copy of the death certificate and the policy number. The insurance company may also request additional information about the cause of death, attending physicians' statements, birth certificate, and other life insurance policies. The insurer must file information on taxable payments with the federal government, so the company will also need *your* age, address, and Social Security number.

**Payment Plans and Settlement Options** Insurance companies typically pay the proceeds of a claim in either a lump-sum

draft or in the form of an interest-bearing checking account. The checking account approach has become popular because it quickly ensures the money is earning an attractive rate of interest, while giving beneficiaries time to think about how to best allocate their money for the long term.

Your insurance proceeds can support your future plans in many ways. Many beneficiaries use insurance proceeds to provide for their children's education, maintain their standard of living, return to school themselves, and/or eventually retire as they had hoped they would.

Once you have determined your long-range needs, you may wish to choose among several methods of payment, as long as the policy owner did not specify a payment method in advance. You should know that you generally do *not* have to accept a lump-sum payment from you insurance company. There are longer-term alternatives to the life insurance payment you have received, called "settlement options." Settlement options are based on the deceased's life insurance policy. You should find out what all the options your company offers are before making a final decision.

The most common settlement options are:

- Payment of interest only, with the principal left with the insurance company until a beneficiary wishes to withdraw all or part of the principal amount, or selects an installment option.
- Payment of equal installments until the proceeds are depleted.
- Payment of periodic income for a specified number of years.
- Payment of an income for life, with the size of the payments depending on the age and sex of the beneficiary and the amount of the policy.

### ***Workers' Compensation***

The families of persons who died as a result of a work-related accident or illness may be eligible for benefits under the Workers' Compensation program administered by each state. Benefits paid to survivors and children are generally based on a percentage of the worker's wage.

Employers usually file reports with information about survivors for you, but you can also contact the state labor department or compensation commission for information and assistance in filing a claim.

### ***Social Security Administration***

The Social Security program is not exclusively for those over age 65. Benefits are provided to widows, widowers, children, and other surviving family members under age 65.

When a person of employable age dies, the funeral director usually sends a death notice to the Social Security Administration. *This does not constitute a claim*, however, and you should apply for benefits as soon as possible. You can call Social Security's toll-free number, 1.800.772.1213, 7:00 a.m. to 7:00 p.m., Eastern Standard Time, during the business week. Or you may place your claim by mail; a model letter is provided in our Model Letter appendix.

It often takes two to three months after completion of paperwork before the payment of the first check. You should apply as soon as possible, because back payments are limited to a one-year period.

**Required Documents for Social Security** The Social Security office will first need the deceased's Social Security number, W-2 forms for the previous year, a certified copy of the death certificate, birth and marriage certificates, and birth certificates of children. If some of the documents are missing, do not delay filing! Turn in the documents you do have and ask for assistance in securing alternate documents to support your claim.

**Lump-Sum Death Benefit** The Social Security Administration awards a onetime death benefit of \$255, if the deceased was a worker covered by Social Security, to either a spouse or a child eligible to receive monthly payments.

**Survivor Benefits** Widows and widowers 65 or older (reduced benefits are available at age 60) are eligible for Social Security survivors' benefits. A disabled spouse, age 50-59, widows or widowers of any age who have children under age 16 in their care, unmarried children under 18 (19 if in high school full

time), disabled children of any age if disabled before age 22, and dependent parents age 62 or older are also eligible to receive benefits.

If the size of your family will generate a total benefit over the family maximum, the payment to each member of the family will be equally reduced until the total conforms to the maximum.

**Earnings Restrictions** Anyone who receives Social Security payments under age 70 is restricted as to how much they can earn in wages and salary per year before benefit payments will be reduced. Income from other sources such as dividends, interest, and rents does not affect benefit payments.

You can obtain details on this from your local Social Security office.

### *Income Tax Benefits*

Federal income tax regulations have special provisions for widows and widowers. A widowed person may file a *joint* return in the year of a spouse's death rather than filing as a single person, a category that carries a higher tax rate. And a widowed person with at least one dependent child may continue to do this for two years. At the end of two years, the widowed parent with a dependent child may use the rates for heads of household.

In addition, if you are the spouse of the deceased, and you are planning to sell a house or piece of property you shared with the deceased, you may be entitled to a one-time exemption of up to \$500,000 in capital gains over the purchase price. Please speak to a tax advisor for details about this issue.

### *Veterans' Benefits*

Benefits available to a veteran's spouse and children depend on whether the veteran died from causes connected with military service; whether the veteran served in war or peacetime; whether the discharge was honorable; and the financial resources of the family. These payments include reimbursement of some burial and plot expenses, pension payments, and education assistance.

To learn more about your eligibility, call or visit your local VA office, if there is one; or contact local veterans' organizations, or the American Red Cross. Many states have toll-free numbers for the VA, listed under "U.S. Government" in the telephone book.

**Required Documents** The VA will need a veteran's claim file number ("C" number) or a copy of their discharge papers, a military service number or branch of service, and the dates served. A death certificate, marriage certificate(s) and birth certificates for children may also be requested.

**Government (GI) Life Insurance** If your spouse was covered by GI life insurance, you should write to one of the two VA centers that handle life insurance claims. One center covers the eastern U.S., the other the western U.S. These addresses are provided on our model letter in the appendix.

**Funeral and Burial Benefits** Burial expense payments may be available to families of veterans who served in wartime, and to certain peacetime veterans disabled at the time of death. All veterans are entitled to a burial flag and a government grave marker. Wartime veterans are eligible for burial in any national cemetery. Check with the VA on dates of eligibility.

**Pensions** If a veteran's death is connected with military service, a widow or widower and some unmarried children may be eligible for monthly payments from the VA. Monthly payments depend on a veteran's rank and length of service.

Under certain financial circumstances, spouses and children of veterans who did not die in connection with military service may be eligible for pension payments. The amount is linked to annual income and can be frequently adjusted by the VA. For current information call your local VA organization. A model letter is included in our appendix to help you apply for Veterans' pension benefits.

**Educational Benefits** Spouses of veterans whose deaths or permanent disabilities occurred through military service can apply for educational benefits for themselves and their children. The VA also offers educational counseling. The VA has several student payment programs and makes provisions for cooperative work/study programs. Payments can cover up to 45 months of schooling.

**Government (GI) Home Loans** Widows and widowers, who have not remarried, of wartime veterans who died in active service (at least 90 days) or of service-connected disabilities, or are considered Prisoners of War or Missing in Action, can apply for GI loans to buy a house.

**Aid and Assistance** Spouses of deceased veterans may also be eligible for “aid and assistance” benefits if they are nursing home patients, or if they are blind, disabled, or require the regular aid of another person in their homes.

### *Civil Service Benefits*

The survivor of a deceased spouse who worked for the U.S. Government and was receiving a retirement annuity may be eligible for a survivor’s annuity. Survivors are eligible only if the annuity recipient had opted to pay for a survivor’s benefit annuity (which would have reduced the annuity payments by 10%). If this is the case, the surviving spouse is eligible to receive 50% of the full annuity amount (not reduced by 10%).

A special supplementary annuity may also be payable if the surviving spouse is under age 60 and will not be eligible for Social Security survivor benefits until age 60.

### *Railroad Retirement Board*

The survivor of a deceased spouse who worked for at least ten years for the nation’s railroad system may be eligible for survivors’ benefits. The Federal Information Center (1.800.688.9889) can give you the phone number of the closest Railroad Retirement Board office to find out more details.

## 7. ASSESSING YOUR FINANCIAL SITUATION

The loss of a loved one often calls for some adjustment in financial matters. For some it may be minor; for others it can cause a major disruption in standard of living.

Your first step will be to determine how much money is coming in and how much is going out for everyday expenses. After probate is complete, it is important for you to become familiar with all of your assets and make sure they are clearly organized. This will help you figure out what funds are available for emergencies or special objectives such as a child's education or your retirement.

Your attorney can advise you on what cash and other assets are likely to be received from the estate even before probate is complete. Federal agencies such as Social Security and the VA can estimate the amount of the monthly benefit payments you will receive, even before they are issued.

If you can meet current expenses (see section 3 on Household Management in this booklet), you should begin a regular savings program. If you can't meet expenses, try to figure out what expenses can be cut, or consider sharing expenses with a friend. If you aren't working, but are able to, check with a state-operated employment office that doesn't charge fees, and consider getting counseling and information on job opportunities or retraining programs.

### *Financial Planning and Investing*

It is also vital to make sure that your financial assets are working as hard as they can for you. Take care when you make your investment decisions. Make sure you deal with reputable, well-established firms or individual advisors. Never invest in something you don't understand! It is often wise to make sure your assets are invested in diverse areas, so that you don't get stuck with "all of your eggs in one basket." Make sure you evaluate the risk of any investment, versus its potential return to you. Never make a risky investment you can't afford to lose.

Seek out professional advice if investing and financial management are not your strong points. Your life insurance representative or attorney may be able to help, or refer you to someone who can. Many insurance companies also have

financial planning services and offer various forms of annuities. A bank trust department may offer money management services and brokerage firms can give advice on investing in securities, such as stocks and bonds. You may even wish to hire a money manager affiliated with a brokerage firm or an investment consulting firm to develop an overall investment plan.

### *Financial Obligations and Assets Worksheet*

#### Outgoing Expenses

Rent \_\_\_\_\_  
Mortgage(s) \_\_\_\_\_  
Credit Cards \_\_\_\_\_  
Other Loans \_\_\_\_\_  
Utilities, Services and Other Monthly Bills \_\_\_\_\_  
Daily Expenses \_\_\_\_\_

#### Assets and Incoming Funds

Salary \_\_\_\_\_  
Property \_\_\_\_\_  
Rents \_\_\_\_\_  
Securities, Stocks and Bonds \_\_\_\_\_  
Annuities \_\_\_\_\_  
Investment Accounts \_\_\_\_\_  
Checking \_\_\_\_\_  
Savings \_\_\_\_\_  
Mutual Funds \_\_\_\_\_  
Retirement (IRA, Keogh, 401[k]) \_\_\_\_\_

## 8. ESTATE PLANNING

Having experienced the loss of a loved one, you probably understand now, more than ever, the importance of planning your estate. This is especially important now if you are the sole head of the household and have dependent children.

If you do not have a will, make sure to see an attorney and create one, so your property will pass on to those you wish to have it.

Consider a life insurance program if you want to financially protect minor children or others dependent on you.

You may also wish to consider signing a living will, if you feel strongly about exceptional life-sustaining medical procedures. This way your relatives and friends will know how you would choose to be treated during a medical crisis.

If you can afford it, you might wish to consider making tax-free gifts to those you love during your lifetime. They can enjoy the resources now and you will know that less will be lost to the government. An attorney, the IRS or some insurance representatives can advise you on this.

Inform family members or a trusted friend where you keep important papers filed. You may even wish to provide them with a document checklist, similar to the one in section 4 of this booklet, with locations noted on it.

Knowing you have organized your records for your loved ones should bring you a special peace of mind. Don't forget to update wills and records as your family grows or details change.

## 9. APPENDIX: MODEL LETTERS

### *Social Security*

(You can call 1.800.722.1213 to get the address of your local Social Security office.)

Social Security Administration  
Address  
City/State/Zip

To whom it may concern:

I would like to schedule a date to meet with a Social Security representative at your earliest convenience to review my family's Social Security benefits. My (*relationship*), (*full name and Social Security number*), passed away on (*month, day, year*).

I have gathered all necessary copies of our Social Security numbers, the death certificate, our marriage certificate, our birth certificates and those of our dependent children, and evidence showing my (*relationship*)'s recent paid income. If you need any other information or documents, please let me know when you set the date for our appointment.

I can be reached at (*telephone number*) during daytime hours. Your prompt attention to this matter will be appreciated.

Sincerely,

Signature

Typed Name  
Your Address  
City/State/Zip

## *Veterans' Pension Benefits*

(You can call 1.800.827.1000 to get the address of your local Veterans' Affairs office.)

Department of Veterans' Affairs  
Address  
City/State/Zip

To whom it may concern:

I would like to apply for the Veterans' Pension Benefits due to me [and my children]. Please send me all necessary forms and instructions.

My (*relationship*), (*full name and Social Security number*), passed away on (*month, day, year*). [He/she] was employed by (*branch of service*), service number (*service number*), from (*start date to ending date*).

I can be reached at (*telephone number*) during daytime hours, if you need any additional information. Your prompt attention to this matter will be appreciated.

Sincerely,

Signature

Typed Name  
Your Address  
City/State/Zip

**Note:** *It is important to expedite this letter and subsequent applications for benefits since, under certain circumstances, benefits start from the date when the appropriate government agency receives your correspondence and NOT from the date of death. Mail letter "Registered Mail — Return Receipt Requested" to have a verifiable record of the receipt date.*

## *Government Life Insurance*

Department of Veterans' Affairs  
Regional Office and Insurance Center  
P.O. Box 8079  
Philadelphia, PA 19101

To whom it may concern:

I would like to apply for the life insurance benefits entitled to me [and my children]. Please forward all necessary forms and instructions to me. My (*relationship*), (*full name and Social Security number*), passed away on (*month, day, year*). [He/she] was employed by (*branch of service*), service number (*service number*), from (*start date to ending date*) and was insured under policy no. \_\_\_\_\_.

I can be reached at (*telephone number*) during daytime hours, if you need to reach me. Your prompt attention to this matter will be appreciated.

Sincerely,

Signature

Typed Name  
Your Address  
City/State/Zip

## *Commercial Life or Accidental Death Insurance*

(Other than CIGNA)

Insurance Company

Address

City/State/Zip

To whom it may concern:

I would like to apply for the life insurance benefits entitled to me as beneficiary, due to the death of my (*relationship*), (*full name and Social Security number*), who passed away on (*month, day, year*). [He/she] was insured under policy no. \_\_\_\_\_.

Please send me all necessary forms and instructions.

I can be reached at (*telephone number*) during daytime hours, if you need to reach me. Your prompt attention to this matter will be appreciated.

Sincerely,

Signature

Typed Name

Your Address

City/State/Zip

**Note:** Investigate all insurance policies for which you find a record. Even if a policy looks old or expired, there may still be benefits due to you.

## *Employer*

Personnel Officer  
Company Name  
Address  
City/State/Zip

To whom it may concern:

As you may already be aware, my (*relationship*), (*full name and Social Security number*), passed away on (*month, day, year*). I understand that [he/she] may have been covered by a life insurance plan through your organization. Please send me all necessary forms and instructions, and let me know what documents and information you will need from me as beneficiary.

I can be reached at (*telephone number*) during daytime hours, if you need to reach me. Your prompt attention to this matter will be appreciated.

Sincerely,

Signature

Typed Name  
Your Address  
City/State/Zip

## *Business Organization*

Secretary  
Organization Title  
Address  
City/State/Zip

To whom it may concern:

This note is to inform you that my (*relationship*), (*full name and Social Security number*), passed away on (*month, day, year*). I understand that [he/she] may have been covered by a life insurance plan through your organization. Please send me all necessary forms and instructions, and let me know what documents and information you will need from me as beneficiary.

I can be reached at (*telephone number*) during daytime hours, if you need to reach me. Your prompt attention to this matter will be appreciated.

Sincerely,

Signature

Typed Name  
Your Address  
City/State/Zip

## *Civil Service Benefits*

Civil Service Commission  
1900 E Street, N.W.  
Washington, D.C. 20415

To whom it may concern:

I would like to apply for Civil Service benefits entitled to me as beneficiary, due to the death of my (*relationship*), (*full name and Social Security number*), who passed away on (*month, day, year*). Please send me all necessary forms and instructions.

I can be reached at (*telephone number*) during daytime hours, if you need to reach me. Your prompt attention to this matter will be appreciated.

Sincerely,

Signature

Typed Name  
Your Address  
City/State/Zip





CIGNAssurance® Program  
P.O. Box 570  
Rockland, MA 02370-0570  
1.800.570.3778  
[www.cigna.com](http://www.cigna.com)



**CIGNA**

*A Business of Caring.*

© 2004 CIGNA. All rights reserved.

"CIGNA" and "CIGNAssurance" are a registered service marks of CIGNA Corporation.

CIGNA-ASSURE-LOOK  
563932 3/04