

**info sheet**

**A checklist: what you need your survivors to know**

Courtesy of:

You can use this checklist as a guide to ensure your survivors are able to carry out your wishes. By leaving behind a plan that clearly indicates where your important documents are kept, the names of your attorneys, accountants, and bank officers, and your wishes concerning a funeral or memorial service, you can make it easier for your survivors to make decisions and spare them some confusion and anxiety.

- Choose the type of disposition and ceremony you would like to have.
  - Make sure your family is aware if you wish to have your organs donated.
  - You can choose a ceremonial service, religious or secular, with the body present or cremation.
  - Your choices could affect cost. Ask a funeral director to provide you with price information over the phone.
  
- If you wish to prepay for your funeral costs, make sure you know exactly what you are purchasing, what will happen if the funeral organization goes out of business, and the provisions made if you change your mind about any of the arrangements.
  - Keep copies of documents given to you when you make the prearrangements.
  - Veterans, service members, and their dependents can be buried in a national cemetery for free. If buried elsewhere, veterans who at the time of death were entitled to receive VA disability payments can receive an allowance toward burial and funeral expenses. This allowance may be greater if the death was related to military service or if occurred in a VA hospital. Other benefits may include a ceremonial American flag, a headstone, and Presidential memorial certificate. Make sure your family is aware of these benefits, how to get them, and what your preferences are.
  
- Tell family members about your plans and arrangements and where you keep any documents related to prearranged funeral costs or burial plots you have purchased.
  
- If you have a favorite charity, be sure your loved ones know the name of the organization and the location of its headquarters.

This material is not intended to replace the advice of a qualified attorney, tax adviser, financial consultant, or insurance agent. Before making any financial commitment regarding the issues discussed here, consult with the appropriate professional consultant.

- If you decide to give away some of your property, say a favorite antique table or a piece of jewelry, be sure to make a separate list of bequests made outside of your will so that family members will not search in vain for the item or argue over who should inherit it.
- Make sure your heirs are aware of where all your belongings are located.
- Give your family members the name, address, and phone number of your attorney. You may even want your family to meet the attorney to discuss your plans.
- Write out a will so your wishes are clearly defined. You may want to work with your attorney to draft and legalize a will that complies with state and federal laws.
  - Choose a responsible person as your executor to take care of some of the financial/legal details after your death.
  - Keep the will in a place you have discussed with your family and give a copy to your attorney or other responsible person. (A safe deposit box is not a good place to keep your will or other documents your family may need to access right away. Sometimes the bank may freeze the contents of the box upon your death and not allow your family to retrieve them.)
  - You may want to consider determining guardianship of your children, having a durable power of attorney (designating someone to make decisions for you should you become incapacitated), and giving advance medical directives (documents that outline medical treatments you do and do not desire in the event you are unable to convey them).
  - Make sure your family is aware of what you have outlined in these documents.
- Inform your family about where you keep all of your important financial and legal documents. Make sure statements, forms, and other documents are organized and clearly labeled. Documents that your survivors will need include:
  - your will
  - birth certificate
  - marriage license
  - financial statements, including those from banks, brokerage houses, and credit card and insurance agencies
  - tax forms
  - unpaid credit and utility bills
  - titles on property and cars
  - mortgage payment information
  - auto, home, and life insurance policies
  - Social Security number
  - Veterans' Affairs identification

- Make sure you give your family the name of your accountant, financial consultant, and insurance agent along with their phone numbers and addresses.
  - You might even want your family members to meet with your accountant, financial consultant, and insurance agent in order to review your financial and investment plans.
- Write out a list of the employee benefits available to your family members after your death. Keep statements for any retirement plans and insurance policies offered by your company.
  - Give your family the name of your employer, the company's address, and phone number for the benefits department.

### For more information

Ask your adviser for a copy of the **MFS Heritage Planning** brochure *Put It in Writing* for more information on estate planning and the legal issues and documents involved.

You also may contact the **Funeral Service Consumer Assistance Program (FSCAP)**. This is a program designed to assist consumers and funeral directors in resolving disagreements about funeral service contracts. FSCAP is a service of the National Research and Information Center, an independent, nonprofit organization that researches and provides consumer information on death, grief, and funeral service. You may contact FSCAP at:

**FSCAP**, 2250 E. Devon Avenue, Suite 250, Des Plaines, Illinois 60018, 1-800-662-7666

**The American Association of Retired Persons (AARP)** is another source of information. AARP is a nonprofit, nonpartisan organization dedicated to helping older Americans achieve lives of independence, dignity and purpose. AARP publishes *Funeral Goods and Services and Pre-Paying Your Funeral?* These publications are available free by writing:

**AARP Fulfillment**, 601 E Street, N.W., Washington, D.C. 20049

If you want additional information about how to make funeral arrangements and the options available, you may want to contact interested business, professional, and consumer groups. Some of the largest include:

**Funeral and Memorial Societies of America**, P.O. Box 10, Hinesburg, VT 05461, 1-800-458-5563

FAMSA is a consumer organization that disseminates information about alternatives for funeral or non-funeral dispositions. It encourages advance planning and cost efficiency.

**Cremation Association of North America**, 401 North Michigan Avenue, Chicago, Illinois 60611, (312) 644-6610

CANA is an association of crematories, cemeteries, and funeral homes that offer cremation. More than 750 members own and operate crematories and encourage the concept of memorialization.

**International Order of the Golden Rule**, P.O. Box 3586, Springfield, Illinois 62708, (217) 793-3322

OGR is an international association of independent funeral homes. Membership is by invitation only. Approximately 1,500 funeral homes are members of OGR.

**Jewish Funeral Directors of America**, Seaport Landing, 150 Lynnway, Suite 506, Lynn, Massachusetts 09102, (617) 477-9300

JFDA is a national trade association of funeral directors serving the Jewish community. It has approximately 200 members.

**National Funeral Directors Association**, 13625 Bishop's Drive, Brookfield, Wisconsin 53005, (414) 789-1880, 1-800-228-6332

NFDA is the largest educational and professional association of funeral directors. It has 14,000 members throughout the United States.

**National Funeral Directors and Morticians Association**, 3951 Snapfinger Parkway, Suite 570, Decatur, Georgia 30035, (404) 286-6680, 1-800-434-0958

NFDMA is a national association primarily of African-American funeral providers. It has 2,000 members.

**National Selected Morticians**, 5 Revere Drive, Suite 340, Northbrook, Illinois 60062-8009, (847) 559-9569

NSM is a national association of funeral firms in which membership is by invitation only and conditioned upon the commitment of each firm to comply with the association's Code of Good Funeral Practice. Consumers may request a variety of publications through NSM's affiliate, the Consumer Information Bureau, Inc.

**Funeral Service Consumer Assistance Program**, P.O. Box 486, Elm Grove, Wisconsin 53122-0486, 1-800-662-7666

FSCAP is a nonprofit consumer service designed to help people understand funeral service and related topics as well as helping them to resolve funeral service concerns. FSCAP service representatives and an intervener offer consumers recommendations to steer them in the right direction and to the right resources to identify needs, address complaints, and resolve problems. Free brochures on arranging funerals, understanding grief, and preneed planning are available.

## For Further Help

**The Federal Trade Commission** at <http://www.ftc.gov/ftc/consumer.htm>

**The Inheritor's Handbook: A Definitive Guide for Beneficiaries**, Dan Rottenberg. \$23.95, Bloomberg Press, 1998.

**The Preservation Group** provides estate planning information at [www.savewealth.com/planning/estate/index.html](http://www.savewealth.com/planning/estate/index.html).

**The Nolo Self-Help Law Center** provides information on wills and estate planning at [www.nolo.com/keyword/estate\\_planning\\_home.html](http://www.nolo.com/keyword/estate_planning_home.html).

For more information or a list of other MFS Heritage Planning educational materials on helping your parents, your children, or yourself, contact your financial consultant.

