THE GARDENS OF BOCA RATON FUNERAL HOME

Below is a list of items that may need to be taken care of after a death has occurred.

<u>This should not substitute professional help from Bankers, Attorneys, Financial Advisors, etc.</u>

You should always seek the assistance of a Professional.

- _________ **Notify your Attorney**

- _________ **Notify your Bank**
  - ______ Change jointly held accounts after all bills are settled and paid.
  - ______ Change access names on Safety Deposit Box.
  - ______ Certificates of Deposit
  - ______ IRA's
  - ______ Cancel deceased's Direct Deposits or Direct Withdrawals.

- ________ **Social Security Benefits –** Spouse and/or Dependent Children may be eligible for Survivor's Benefits. You can call them toll-free at: 1-800-772-1213

- ________ **Veteran's Administration –** Any Veteran who was collecting Disability or a Pension, or who died in a VA facility, or had VA life insurance may be eligible for benefits from the VA. If you are not sure if benefits are due, call the VA office at 1-877-294-6380

- ________ **Transfer of Real Property, Houses Lots, etc. –** If the deceased owned property, a Death Certificate should be filed with the Clerk of the Court. The Death Certificate will be recorded in the County Records to show the owner or co-owner is deceased. This may help expedite the sale or transfer of the property in the future. If you have an Attorney, they will probably do this for you. In the case of a spouse who has joint ownership in the property, it may not be necessary to file the certificate immediately; however, this will make the process easier for a future sale of the property or to transfer the property when the other joint owner passes away. To have the Death Certificate recorded you must mail the following:

  - A Certified Copy of the Death Certificate <u>without the cause of death.</u>
  - A letter stating that you would like the Death Certificates recorded and to please send the Death Certificate back to you. Include your return address for them to mail it back to you.

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❖ ________ **Homestead Exemption** *(Widow/Widower's Only)* – As a widowed person you may be entitled to receive an additional $500.00 Homestead Exemption on the assessed value of your property. To apply for this exemption, you must go to the Property Appraiser's Office with the following:

- ______ Death Certificate <u>without cause of death</u> (It should be returned to you)
- ______ Driver's License or Florida Photo Identification
- ______ Document showing legal description of property

❖ ________ **Settling of Life Insurance**

- ______ Notify the Insurance Company of the death and request a claim form.
- ______ Fill out the claim form. Have the beneficiary sign the claim form and mail the form accompanied by an original Death Certificate <u>with the cause of death</u>.
- ______ If necessary, change the beneficiary on any of your policies if the deceased was listed as the beneficiary.

❖ ________ **Other Insurance**

- ______ Cancel any Medical Insurance of the deceased.
- ______ Change your Auto Insurance.

❖ ________ **Stocks, Bonds, Mutual Funds –** You will need to notify your stockbroker of the death. They will advise you of how to transfer these accounts. If you are not currently represented by a brokerage firm or representative, seek the advice of a qualified institution, attorney or tax accountant.

❖ ________ **Transfer of Automobile, Boat, Camper of RV –** Call the Tax Collector to find out what documents you will need to transfer or sell the vehicles.

❖ ________ **Union Benefits or Pension Plans –** If the deceased belonged to a Union or was collecting a Pension, you should notify the appropriate office to transfer, change or apply for any benefits due.

❖ ________ **Mortgage Insurance –** If you have a mortgage, you may have been paying for mortgage insurance. To pay off your mortgage in the event of the death of a spouse or co-owner, contact your mortgage company for details.

❖ ________ **Credit Cards or Insured Loans**

- ______ Cancel credit cards in the Deceased's name
- ______ Check to see if any of the balances have insurance to pay them off in the event of a death
- ______ Change any joint credit cards or loans to reflect the current status

❖ ________ **Income Taxes –** If you are filing income taxes, you may need to send a copy of the Death Certificate with your next tax return. Consult with your Tax Advisor for more information.

- _________ **Pre-Arrange Your Own Funeral –** Concerned and thoughtful people are arranging their own funeral and cemetery needs.  Families who plan ahead realize the importance of preplanning. As someone who recently experienced a death, you know first hand how difficult dealing with all the necessary decisions related to the funeral at the time of death is. Preplanning is easy, smart and economical. You tell us exactly what type of funeral service you wish. We will help you to put this in writing. By making your own pre-arrangements, then there will be no doubt about your wishes or decisions that have to be made by others who may not know what you have wanted. Your loved ones will not need to ask themselves, "Did I do the right thing?" There are different options on prepaying for your funeral as well. You may pay it in full or make monthly payments over time. And once you start prepaying the price is guaranteed never to go up.

Please call **Boca Raton Funeral Home & The Gardens** to speak to a Counselor today. There is never an obligation, but the information may be invaluable.

The entire staff of **Boca Raton Funeral Home & The Gardens** would like to thank you for entrusting us to handle the arrangements of your loved one. We hope we were able to ease your mind and provide you with the Service and Respect you deserve. The funeral home can be a valuable resource of information now or any time in the future. If we can be of any assistance to you, help you with any paperwork, answer any questions or if you just need someone to talk to, please give us a call or stop in to see us.