



You have a lot to think about. Let us help.

Need legal, financial or emotional support and resources?

We can help.

Call **270-681-1364** to speak with
an Empathy¹ representative for:

- ▶ **Legal advice**
- ▶ **Financial planning**
- ▶ **Emotional counseling**

Services are available for up to 18
months from the date that the Life
insurance claim is filed.

For detailed information, visit
TheHartford.com/hle

We empower you to get the most
out of everything we have to offer.
We'll walk alongside you every
step of the way, providing the right
service, support and solutions to
make some of life's most difficult
moments easier.

The loss of someone you care about is hard enough. Managing beneficiary responsibilities can make it even harder. That's why we've created this checklist. We hope it will help you during this difficult time.

Check off the applicable boxes as you complete the tasks.

First steps: notify the right people and agencies.

- ☐ Jot down your loved one's social security number, address and phone number below.
You'll need them for many of these items.

- ☐ If you've received this checklist from a Life Care Advocate at The Hartford, contact your loved one's employer to review any pertinent information.
- ☐ Register the death with the Social Security Administration (SSA). You can contact your local SSA office, or call **800-772-1213** (TTY 1-800-325-0778) 7 a.m. - 7 p.m., Monday through Friday.
- ☐ Ask the SSA for guidance on stopping payments and to see if you are eligible for survivor benefits. This will also help protect against identity theft.
- ☐ Visit **211.org** to learn if you may qualify for additional assistance.
- ☐ If applicable, contact the Veteran's Administration: **800-827-1000** or visit **va.gov**.

Order the death certificates you'll need.

Although The Hartford doesn't require a certified copy of the death certificate, you may need certified copies for banks, creditors, insurance and government agencies. Make a list of them to avoid the certification cost for unnecessary copies.

Here are two ways you can obtain certified copies of a death certificate:

- ☐ Contact the funeral home you're working with.
- ☐ Order copies yourself from the state where your loved one died. (*This is important – death certificates are issued by the state where people actually died, which may not be where they lived.*) Search online for: "Order Death Certificates" and include the appropriate state. This should get you to the correct resource.

Make final arrangements.

- ☐ Check with any fraternal or religious organizations your loved one belonged to; they may offer burial or funeral support.
- ☐ Contact the funeral home to make arrangements.
- ☐ Contact Empathy at **270-681-1364** for assistance with arrangements and to learn if these services have been initiated by your loved one. Empathy will also help determine the number of death certificates you'll need, and more.

Close out financial accounts.

- ☐ Contact financial institutions – banks, mutual funds, brokerage accounts, loans, and financial advisor – with account numbers if possible.
- ☐ Look for customer support numbers on the backs of credit cards or on billing statements. Consider freezing accounts to prevent fraud.
- ☐ If you don't have documented information on a safe deposit box, check with local financial institutions to see if there's record of one.
- ☐ Check with your attorney or tax advisor for legal, possible probate and tax guidance. Your attorney can provide further guidance if a minor beneficiary is involved.

Discontinue utility and property accounts or insurance.

- ☐ Contact your loved one's mortgage lender, if applicable.
- ☐ Discontinue auto and home/renter's insurance, if applicable.
- ☐ You may wish to discontinue utilities like home and mobile telephones, cable, internet, electric and heating – or put them in your name. Utilities may also offer "forgiveness" programs; be sure to ask.
- ☐ Check to see if any property is in a storage facility.

We're here to help.

If you have any questions at all about your claim with The Hartford, don't hesitate to contact us at **888-563-1124**, 8 a.m.-8 p.m. EST or use the number provided by the employer's benefits department.

Discontinue social media and email accounts.

You may want to discontinue your loved one's presence on email and social media platforms. Consider the following:

- | | |
|---|------------------------------------|
| ☐ Personal Email | ☐ Instagram |
| ☐ Facebook | ☐ Pinterest |
| ☐ (X) Twitter | ☐ LinkedIn |

If you're unable to obtain access to the accounts, many of these sites offer "Help" or "Contact Us" links where you can ask for assistance.

Other important items you may need to attend to.

- ☐ If a child between the ages of 6 and 13 has been affected by the loss, The Hartford's Life Care Advocates can send "The Healing Book." It helps children process a loss and celebrate the life of that special person.
- ☐ Be sure to check if your loved one was covered by additional Life insurance policies and contact those companies.
- ☐ Look into any loyalty program memberships and transfer options.
- ☐ Be sure to make arrangements for the care of pets.
- ☐ Consider home security arrangements, especially if the home is left vacant. A trusted neighbor, relative or friend can pick up mail, water plants and maintain the home. Local police may help with checks if the home is vacant.
- ☐ File a forwarding notice with the local post office at usps.com.
- ☐ Discontinue subscriptions.
- ☐ If your loved one had a valid passport, locate and destroy it. You can also keep it in a safe place, such as your safe deposit box.
- ☐ If you named the deceased as one of your own insurance beneficiaries, be sure to update documents like your will, IRA or 401(k), insurance policies, pension plans, etc.
- ☐ Check with the employer to see if the Life insurance policy can be ported or converted.



These materials are not intended to provide financial or legal advice. As with all matters of a financial or legal nature, you should consult a financial or legal advisor for advice.

This checklist is offered as a general guideline and may not cover all circumstances for every individual.

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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent.

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