

# SURVIVOR'S JOURNAL

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## **SURVIVOR'S JOURNAL: Final Instructions for Your Loved Ones**

WealthTrust-Arizona understands it is difficult to address the topic of death, and has made it easier by creating a step-by-step Survivor's Journal to help you prepare your loved ones. By completing your Survivor's Journal, you are creating a detailed list of information and instructions which will assist your loved ones in the event of your death or disability.

Once you have completed your packet, store it at home along with other important documents, and provide a copy to your executor/trustee and/or estate attorney. To keep your information accurate and up-to-date, review it at least once a year.

### **HOW TO PREPARE YOUR SURVIVOR'S JOURNAL**

- ✓ Complete all fields in your Survivor's Journal
- ✓ Meet with your Estate Attorney to ensure your Estate Plan is up-to-date and follows your wishes
- ✓ Meet with your Financial Advisor to review and consolidate assets/accounts
- ✓ Review your insurance policies carefully to ensure they are up-to-date
- ✓ Review your list of beneficiaries and include most recent contact information
- ✓ Create a letter of instruction describing any special requests for your funeral arrangements, so your loved ones can follow your wishes
- ✓ Review the name and contact information of the executor/trustee of your estate
- ✓ Arrange a joint meeting with your Financial Advisor and Estate Attorney
- ✓ Prepare a list of all assets and liabilities

### **WHAT TO REVIEW WITH YOUR ESTATE ATTORNEY & FINANCIAL ADVISOR**

- ✓ Ensure all names and titles are correct on all documents
- ✓ Update contact information for all beneficiaries
- ✓ Review all assets/accounts with your Financial Advisor and discuss the benefits of consolidating all holdings
- ✓ Review your estate plan, beneficiary designations and asset titling

### **ANNUAL SURVIVAL JOURNAL CHECKLIST – Must Complete Items Every Year**

- ✓ Review and update this Survivor's Journal to ensure its accuracy
- ✓ Review your insurance policies
- ✓ Review your list of beneficiaries and include most recent contact information
- ✓ Review the name of the executor of your estate/trustee of your trust and include most recent contact information
- ✓ Set an annual joint meeting with your Financial Advisor and Estate Attorney
- ✓ Review who has access to your safety deposit box

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*Do not be hasty when settling your loved one's estate. Important decisions need to be made regarding distributions, which must be made in compliance with the will, trust and applicable laws. Seek an experienced estate planning attorney for advice.*

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**DEATH OF A FAMILY MEMBER CHECKLIST**

Losing a loved one can be a difficult experience. Yet, during this time, you must complete a variety of tasks and make important financial decisions. You may need to make final arrangements, notify various businesses and government agencies, settle the individual's estate, and provide for your own financial security. The following checklist may help guide you through the matters that must be attended to upon the death of a family member.

**NOTE:** Some of the following tasks may have to be completed by the estate's executor/trustee.

**Preparing for Memorial or Funeral Service**

- ✓ Upon the death of your loved one, call close family members, friends, and clergy first - you'll need their emotional support.
- ✓ Arrange the funeral, burial or cremation, and memorial service. Look among his or her papers for a letter of instruction containing final wishes. Such instructions may also be stated in his or her will or other estate planning documents. Arrange any cultural rituals, and make any anatomical gifts.
- ✓ Alert your loved one's place of work, union, and professional organizations and any organizations where they may have volunteered.
- ✓ Contact your own employer and arrange for bereavement leave.
- ✓ Place an obituary in the local paper.

**Initial Tasks**

- ✓ Review your family member's financial affairs, and look for estate planning documents, such as a will and trusts, and other relevant documents, such as deeds and titles.
- ✓ Locate any marriage certificate, birth or adoption certificates of children, and military discharge papers, which you may need to apply for benefits. These documents may be found in a safe-deposit box, or the decedent's attorney may have copies.
- ✓ Make a list of the decedent's assets. Put safeguards in place to protect any property. Make sure mortgage and insurance payments continue to be made while the estate is being settled.
- ✓ Arrange to retrieve your loved one's belongings from his or her workplace. Collect any salary, vacation, or sick pay owed to your loved one, and be sure to ask about continuing health insurance coverage and potential survivor's benefits for a spouse or children. Unions and professional organizations may also offer death benefits. If the death was work-related, the decedent's estate or beneficiaries may be entitled to worker's compensation benefits.
- ✓ Contact past employers regarding pension plans, and contact any IRA custodians or trustees. Review designated beneficiaries and post-death distribution options.
- ✓ Locate insurance policies. The policies could include individual and group life insurance, mortgage insurance, auto credit life insurance, accidental death and dismemberment, credit card insurance, and annuities. Contact all insurance companies to file claims.
- ✓ Contact your financial advisor to re-title jointly held assets, such as bank accounts, automobiles, stocks and bonds and real estate.
- ✓ If the decedent owned, controlled, or was a principal in a business, check to see if there are any buy-sell agreements under which his or her interest must be sold.

**Within three to nine months after death**

- ✓ If necessary, file the will/trust with the appropriate probate court. If real estate was owned out of state, file ancillary probate in that state also. If there is no will/trust, contact the probate court for instructions, or contact a probate attorney for assistance.
- ✓ Implement the terms of the will/trust including creating and funding any appropriate sub-trusts.
- ✓ Notify the decedent's creditors by mail and by placing a notice in the newspaper. Claims must be made within the statute of limitations, which varies from state to state (30 days from actual notice is common). Insist upon proof of all claims.
- ✓ A federal estate tax return may need to be filed within nine months of death. State laws vary, but state estate tax and/or inheritance tax returns may also need to be filed. Federal and state income taxes are due for the year of death on the normal filing date, unless an extension is requested. If there are trusts, separate income tax returns may need to be filed. You may want to seek the advice of a tax professional.

**Within nine to 12 months after death**

- ✓ Update your estate plan if your loved one was a beneficiary.
- ✓ Update beneficiary designations on your retirement plans, including IRAs, and transfer-on-death accounts on which the decedent was named beneficiary.
- ✓ Reevaluate your budget, and short-term and long-term finances.
- ✓ Reevaluate your insurance needs, and update beneficiary designations on insurance policies on which the decedent was the named beneficiary.
- ✓ Reevaluate investment options.



*Duplicate copies of marriage and birth certificates are available at the county clerk's office where the marriage and births occurred. To get a duplicate copy of a military discharge, contact the National Personnel Record Center, 9700 Page Avenue, St. Louis, MO 63132.*

**ORGANIZING YOUR FINANCES WHEN YOUR SPOUSE HAS DIED**

**Locate important documents and financial records**

Before you can begin to settle your spouse’s estate or apply for insurance proceeds or government benefits, you’ll need to locate important documents and financial records (e.g., birth certificates, marriage certificates, life insurance policies). Keep in mind that you may need to obtain certified copies of certain documents. For example, you’ll need a certified copy of your spouse’s death certificate to apply for life insurance proceeds. Furthermore, to apply for Social Security benefits, you’ll need to provide birth, marriage, and death certificates.

**Set up a filing system**

If you’ve ever felt frustrated because you couldn’t find an important document, you already know the importance of setting up a filing system. Start by reviewing all important documents and organizing them by topic area. Next, set up a file for each topic area. For example, you may want to set up separate files for estate records, insurance, government benefits, tax information, and so on. Finally, be sure to store your files in a safe but readily accessible place. That way, you’ll be able to locate the information when you need it.

**Set up a phone and mail system**

During this stressful time, you probably have a lot on your mind. To help you keep track of certain tasks and details, set up a phone and mail system to record incoming and outgoing calls and mail. For phone calls, keep a sheet of paper or notebook by the phone and write down the date of the call, the caller’s name, and a description of what you talked about. For mail, write down whom the mail came from, the date you received it, and, if you sent a response, the date it was sent.

Also, if you don’t already have one, make a list of the names and phone numbers of organizations and people you might need to contact, and post it near your phone. For example, the list may include the phone numbers of your attorney, insurance agent, financial professionals, and friends--all of whom you can contact for advice.

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*If your loved one’s death occurred far away, you may be eligible for discount airline tickets.*

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**IMPORTANT INFORMATION FOR THE SURVIVING LOVED ONE**

- ✓ Before contacting institutions that control your accounts/assets (e.g. bank accounts, credit card holders, etc.) speak with your loved one’s financial advisor and collect Certificates of Death through the Funeral or Cremation Services Director
- ✓ Once you notify banks, etc. the accounts will be frozen and you will not have access to assets/accounts. Cancel all cards unless you are named on the account and wish to retain the card.
- ✓ Meet with the Estate Attorney to learn of any last wishes and to review documents/information that need to be completed
- ✓ Do not deposit or cash social security checks

**MUST-DO LIST**

- ✓ Order Certificates of Death from Funeral Director (one original certificate per account); once they are received begin notifying financial institutions
- ✓ Inform Financial Advisor, Estate Attorney and Insurance Provider
- ✓ Inform Social Security Administration by calling 1-800-772-1213 (you will need a Certificate of Death) and do not deposit or cash incoming checks, and return them to Social Security as soon as possible. If your loved one was receiving benefits via direct deposit, contact your bank and request the funds received for the month of death and thereafter be returned to Social Security.
- ✓ Surviving spouses and other family members may be eligible for a \$255 lump-sum death benefit and/or survivor’s benefits from Social Security Administration. Visit [ssa.gov](http://ssa.gov) for more information.
- ✓ Notify all beneficiaries and surviving family and friends
- ✓ Begin collecting statements for all personal assets and accounts for the month of death (e.g. credit cards, investment accounts, etc.)
- ✓ If applicable, notify the U.S. Department of Veterans Affairs of the death of your loved one
- ✓ Inform the IRS (Death Certificate Required)
- ✓ Inform annuity holder and pension fund
- ✓ Notify employer, if applicable

**LIST OF AGENCIES THAT MUST BE CONTACTED**

- ✓ Social Security Administration
- ✓ Internal Revenue Service (IRS)
- ✓ Banking and all other financial institutions
- ✓ Annuity(ies) and pension holders
- ✓ U.S. Department of Veterans Affairs

CONTACT INFORMATION FOR SELECT AGENCIES		
AGENCY	PHONE	WEBSITE
Social Security	(800) 772-1213	<a href="http://www.ssa.gov/">http://www.ssa.gov/</a>
IRS	File paperwork with CPA	<a href="http://www.irs.gov/">http://www.irs.gov/</a>
Veteran	(480) 513-3600	<a href="http://www.cem.va.gov/cems/nchp/nmca.asp">http://www.cem.va.gov/cems/nchp/nmca.asp</a>

**THE DEATH CERTIFICATE**

Acquiring a Death Certificate can be done through your Funeral Director of Cremation Services Director, who will order as many certificates as you request. Most establishments, like your bank or Social Security Administration, require you to provide an original certificate. You will need to order a sufficient number of original copies. Institutions that will need a certified copy include:

- ✓ Insurance companies (health, life, car and home insurance)
- ✓ Financial institutions where the decedent invested money
- ✓ The decedent’s pension fund
- ✓ Credit card companies
- ✓ IRS and Social Security Administration
- ✓ Country Recorder’s Office in each county where the decedent owned property

**TAXES THAT MUST BE COMPLETED FOR THE DECEDENT (REVIEW WITH CPA/ACCOUNTANT)**

- ✓ File final Federal Income Tax Return
- ✓ File State Income Tax Return
- ✓ Receive Income Tax Refund
- ✓ File Estate Tax Return

**BURYING A VETERAN**

To learn if a surviving spouse is eligible for benefits related to the deceased person’s military service, contact the U.S. Department of Veterans Affairs at (800) 827-1000 or visit their website, va.gov/.

If the decedent was honorably discharged:

- ✓ He/she has right to be buried in a Veterans National Cemetery. There are two national memorial cemeteries in Arizona (Phoenix and Prescott). For more information about burials at a Veterans National Cemetery, call (480) 513-3600
- ✓ Regardless of where he/she is buried, the surviving spouse may be eligible for a contribution from the Veteran’s Administration for funeral and burial expenses
- ✓ If the deceased had minor or disabled children, the surviving spouse may be eligible for a monthly benefit of Dependency and Indemnity Compensation (DIC)
- ✓ He/she and his unmarried minor or disabled child and/or and un-remarried spouse may be buried in a national military cemetery

The Department of the Army is in charge of Arlington National Cemetery in Virginia. To learn more about having an eligible deceased veteran buried at Arlington, call the cemetery at (877) 907-8585 or visit their website, at arlingtoncemetery.mil.

**SURVIVOR’S JOURNAL: Please complete the following and review annually for accuracy.**

SURVIVOR’S JOURNAL PERSONAL INFORMATION		
NAME (FIRST, MIDDLE, LAST)		
RESIDENTIAL ADDRESS	MAILING ADDRESS <i>(if different from residential)</i>	
CITY, STATE, ZIP	CITY, STATE, ZIP	
SOCIAL SECURITY NUMBER		
DATE OF BIRTH		
PLACE OF BIRTH		
MARITAL STATUS	OCCUPATION	HIGHEST LEVEL OF EDUCATION
EMPLOYER	NAME OF CONTACT	PHONE NUMBER
PHYSICIANS NAME	PHONE NUMBER	

EXECUTOR/SURVIVING FAMILY MEMBER’S CONTACT INFORMATION		
NAME (FIRST, MIDDLE, LAST)		
STREET ADDRESS	CITY, STATE, ZIP	
MOBILE NUMBER	WORK NUMBER	HOME NUMBER
E-MAIL ADDRESS		
ALTERNATIVE CONTACT (FIRST, MIDDLE, LAST)		
STREET ADDRESS	CITY, STATE, ZIP	
MOBILE NUMBER	WORK NUMBER	HOME NUMBER
SPECIAL INSTRUCTIONS		

*If there is no one authorized to open the decedent’s safe-deposit box, petition the probate court for an order to open.*

IMPORTANT CONTACTS		
<b>ESTATE ATTORNEY</b>		
FIRM NAME	ATTORNEY	
ADDRESS	CITY, STATE, ZIP	
PHONE NUMBER(S)	E-MAIL ADDRESS(ES)	
SPECIAL INSTRUCTIONS:		
<b>CPA (TAX PREPARER)</b>		
FIRM NAME	CPA NAME	
ADDRESS	CITY STATE ZIP	
PHONE NUMBER(S)	E-MAIL ADDRESS(ES)	
SPECIAL INSTRUCTIONS		
<b>INSURANCE AGENT</b>		
COMPANY NAME	NAME	
ADDRESS	CITY, STATE, ZIP	
PHONE NUMBER(S)	E-MAIL ADDRESS(ES)	
SPECIAL INSTRUCTIONS		
<b>INSURANCE AGENT</b>		
COMPANY NAME	POLICY NUMBER	GROUP NUMBER
ADDRESS	CITY, STATE, ZIP	
PHONE NUMBER(S)	E-MAIL ADDRESS(ES)	
SPECIAL INSTRUCTIONS		
<b>FINANCIAL ADVISOR</b>		
NAME OF FIRM	NAME	
ADDRESS	CITY, STATE, ZIP	
PHONE NUMBER(S)	E-MAIL ADDRESS(ES)	
SPECIAL INSTRUCTIONS		

ADDITIONAL CONTACT	
NAME OF COMPANY	NAME
ADDRESS	CITY, STATE, ZIP
PHONE NUMBER(S)	EMAIL ADDRESS(ES)
SPECIAL INSTRUCTIONS	

**IMPORTANT ACCOUNTS AND LOG-IN INFORMATION**

FINANCIAL INSTITUTION	PHONE	WEBSITE	USERNAME	PASSWORD
SPECIAL INSTRUCTIONS				

**AUTOMATIC DEBIT & ACCOUNTS**

AUTO DEBIT ACCOUNT NAME AND NUMBER	ACCOUNT PAYMENT MADE FROM	DATE OF DEBIT	WEBSITE	USERNAME	PASSWORD
SPECIAL INSTRUCTIONS					



**PERSONAL ACCOUNTS (EMAILS, FACEBOOK, ETC.)**

WEBSITE ADDRESS (URL)	USERNAME	PASSWORD
<b>SPECIAL INSTRUCTIONS</b>		

**Below specify the location(s) of important documents (e.g. office, safe-deposit box, home, etc.) and include address, etc. if applicable, to assist your family in locating your important documents.**

LOCATION OF DOCUMENTS
<b>LOCATION 1</b>
<b>LOCATION 2</b>
<b>LOCATION 3</b>
<b>LOCATION 4</b>
<b>LOCATION 5</b>
<b>SPECIAL INSTRUCTIONS</b>

**INFORMATION NEEDED FOR THE DEATH CERTIFICATE**

Full Name \_\_\_\_\_ SS# \_\_\_\_\_

Place of Death \_\_\_\_\_ Time of Death \_\_\_\_\_

County \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Physician Name \_\_\_\_\_ Phone No. \_\_\_\_\_

Address \_\_\_\_\_ Date \_\_\_\_\_

Usual Residence Address \_\_\_\_\_

State \_\_\_\_\_ County \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Township \_\_\_\_\_ Inside City Limits \_\_\_\_\_ On Reservation \_\_\_\_\_

Date of Death: Year \_\_\_\_\_ Month \_\_\_\_\_ Day \_\_\_\_\_

Date of Birth: Year \_\_\_\_\_ Month \_\_\_\_\_ Day \_\_\_\_\_

Gender \_\_\_\_\_ Race \_\_\_\_\_ Hispanic Origin \_\_\_\_\_

Marital Status \_\_\_\_\_ Birthplace \_\_\_\_\_

Spouse's Maiden Name \_\_\_\_\_

Citizen of Country \_\_\_\_\_ Death Certificates \_\_\_\_\_

Military Branch \_\_\_\_\_ Service \_\_\_\_\_ Flag \_\_\_\_\_

Father's Name \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Usual Occupation \_\_\_\_\_ Industry \_\_\_\_\_

How Long in Arizona? \_\_\_\_\_ Previous State of Residence \_\_\_\_\_

Highest Grade Completed (0-12) \_\_\_\_\_ (1-4 or 5+) \_\_\_\_\_

Informant's Name \_\_\_\_\_ Relationship \_\_\_\_\_

Informant's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phones: Home \_\_\_\_\_ Cell \_\_\_\_\_ Work \_\_\_\_\_

Survivors \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Churches/Lodges \_\_\_\_\_

**DISCLOSURE**

Given the recent events impacting investors and their financial security, we would welcome the opportunity to provide a second opinion for anyone who would like to have a check-up on their investments, financial plan or estate plan. If you know of anyone who may have a concern with their current advisor or current investment portfolio, we encourage you to share our contact information with those that could benefit from a complimentary review. Please visit us at <http://www.wealthtrust-arizona.com>.

Advisory services offered through WealthTrust-Arizona, a registered investment advisor. WealthTrust-Arizona does not engage in the trust business in the state of Arizona or in any other jurisdiction. Not FDIC insured. Not bank guaranteed. May lose value, including loss of principal. Not insured by any state or federal agency.

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**ABOUT WEALTHTRUST-ARIZONA**

WealthTrust-Arizona is a fee based investment advisory firm that specializes in the integration of investment management with estate planning for high net worth individuals and families. Services include portfolio management, estate planning, asset and lifestyle preservation, investment taxation planning, access to trust and estate documentation preparation, business succession planning and more. The professionals at WealthTrust - Arizona are frequently sought out by the national media such as *The Wall Street Journal*, *Forbes*, *New York Times*, *CNBC*, *SmartMoney*, *Kiplinger's Personal Finance*, *Fox Business Network* and others to share their thoughts on matters that impact affluent investors.