



The Reason Why

Anyone who has ever suddenly faced having to make funeral arrangements and settle an estate would surely suggest that you read this booklet — and fill out the pages provided.

Most people never think about the many questions a surviving spouse or children have to face when a person dies. Many decisions have to be made within a day or two after the death.

Fumbling with these decisions and searching for essential records typically costs the widow, widower, or children a lot of extra time and money.

The funeral arrangements are an excellent example. The family is grieving because of the death and is probably in a state of shock. Their minds aren't as clear as usual. There may be some guilt feelings — whether justified or not — so the survivors often try to "make it up" by going overboard on the funeral.

The costs skyrocket compared to what you might have wanted. You might prefer a "nice" \$900 casket rather than a "fancy" \$1500 or \$2000 one. But a family wanting to do "this one last thing" for the deceased will often go the more expensive route — unless you have spelled out your desires in writing ahead of time.

Headstones, burial vaults, and flowers are other areas where families tend to become extravagant.

Selecting the burial site, pall bearers, and music for a funeral service are other lonely tasks. They want it to be the way the deceased person would have wanted it. That's natural human behavior. But they probably don't know how that is — unless that person wrote it down. Memory of what the person said is almost always cloudy.

Having those details on a sheet of paper your survivors can hand to the funeral director can greatly ease the load on the family.

The day after your funeral, most of your friends will be back to business as usual. No disrespect to you. But that's just the way it is.

But your surviving spouse or your children face some other business matters.

If you died today, how much searching would your family have to do? Could they easily find all life insurance policies? What about insurance on your home, your car, or your business assets? How about the health insurance policy — it might be needed to cover last illness expenses? Could they easily find your birth certificate, military discharge, and social security number? How about all property titles?

Those things — and many others — will be important in the process of settling your estate and getting the assets you leave to the right people. Many people have lost money because these things weren't found in time or not at all.

Do it right — now

If some of these thoughts scare you, they should. But you don't need to continue to worry about them. Depending on how scattered your records are, it shouldn't take more than a few hours to get everything in order that your survivors will need.

The format for doing it is right here in this booklet. Just follow it step by step.

Reward to you will be peace of mind. Reward to your survivors will be reduced worry, reduced time, and reduced costs after your death.

About your author: Bob Dunaway, a tax and estate planning writer, has faced the problems he describes here personally. His wife died suddenly in 1981, his father died in 1973. Had they left a booklet like this, he feels a great many burdens would have been lifted from his and his family's shoulders.

That's why he designed and has published this booklet for you — and especially for your family.

This is not a legal document. My will is the legal plan for my estate. But a will isn't very well adapted to communicating my personal wishes to you.

It is also my hope that my listing of assets and the list of where things can be found will save a lot of time and worry.

Note: You may want to add a personal letter to your family of thoughts not expressed here.

Most wills don't have these personal family items spelled out in detail as to who gets what. However, some states do provide for such a list to be added to your will. We suggest you make your list here. You probably should attach a copy to your will as well. Just make sure all copies match. Photocopies may be best.

may want to add things, make changes, or you may have changed the location.

It will usually be a good idea to talk with your children or other beneficiaries about these items. You may find one has a special attachment to a certain item that none of the others care much about anyway. If two or more want the same item, you may want to settle it by drawing names or by flipping a coin. Maybe the loser should get a second choice item.

Here's a format that will be helpful to your heirs when it comes time to divide these items.



Making your own funeral plans

It may sound unusual to a lot of people to suggest that you make your own funeral plans. But it really makes a lot of sense. After all, who knows better what you want than you?

Most people have specific likes and dislikes regarding funerals. Some like everything to be simple. Others favor something more elaborate. Whatever you prefer, the best way to have it your way is to write your wishes down.

To help you, let's consider some of the things you may want to decide so your family doesn't have to.

Funeral home

You probably have a preference about which funeral home will handle your arrangements. If you choose cremation, you may want to talk to the funeral director about his services, legal requirements, and costs.

Some people choose to set down with the funeral director to make many of the arrangements. He can then keep your plans on file.

Memorial service

Most people choose to have a funeral memorial service in a church or at the funeral home. Your written plan should include your preference.

Also, specify if you want a public or private memorial service. Do you want the casket open or closed at the funeral home — at the memorial service? Do you want graveside services — and, if so, do you want them to be public or family only?

Do you want a military service (if you qualify)? If you belong to an organization that conducts a memorial service, do you want it? Do you want someone to give a eulogy?

Other arrangements

It has become more common for people to purchase a cemetery plot prior to death. It's a difficult task for family members to have to go to the cemetery the day after a loved one has died to make that decision. What could be an easy decision together becomes a hard decision alone.

If you own a cemetery plot — or buy one — be sure to put the legal description in your funeral plan. Also, list the location of the deed on your "Where Things Are" list.

Headstones are another expensive item where family members often go overboard as compared to what the deceased would have wanted. Guilt feelings can, again, get the upper hand over common sense.

Like cemetery plots, more people are now buying headstones while both spouses are still alive. That way, they can decide together what is going to be put on the stone.

Even casket and burial vault selections can be specified. There's a wide range in choices and prices. It might even be a good idea to visit with the funeral director now and look at the choices. That way, you can give your family quite specific guidelines.

Personal requests

Many people have definite ideas about the kind of service they would prefer, the people involved, and the matter of flowers or memorials.

Let's look at some of the things you might consider.

- Music choices. Do you want a soloist? If so, is there someone whose music is especially meaningful to you or your family? Maybe you name that person. But it's a good idea to list a second choice in case the first isn't available. You might do the same for the organist. You may want to specify what songs or hymns you would like.

- Name the pastor you would like to have lead the memorial service. You may name him by name or simply specify that it be the one serving your church at the time of your death. If you want someone to give a eulogy, specify who you prefer.

- Casket bearers chosen ahead of time can ease another chore for your family. You may want to list more than six in order of preference. Then if some can't serve, there's a reserve to choose from.

- You may have favorite scriptures you would like to have used at your memorial service. If so, list them.

- Flowers. Many people prefer a limited number of flowers and prefer that money be given to a memorial of some kind. If this word can pass soon enough, your goal can be achieved. The funeral director can help spread the word — as well as family members.

- Personal items. Let your family know (in writing) what you prefer in regard to rings, jewelry, and clothing. If you don't have a specific preference, say so. Then they can use their own judgement and feel comfortable with it.

- You may want to make a list of names, addresses, and phone number of friends and relatives who should be notified.

- If you want, you can specify what the memorial money is to be used for. You may have a favorite charity you want to help, for instance.

Obituary

It's easy to forget things when a family has to come up with information for an obituary. You can help.

Maybe you essentially write your own obituary. But if you don't you can at least mention pertinent things you would want included. That might be organizations you belong to, service record, occupation, and family members you want listed as survivors.

Husband's funeral instructions

Name _____ Address _____

Date _____ Phone _____

Funeral Home preference _____

Type or preparation
(Cremation, regular burial
or donation of body) _____

Location of memorial service _____

Cemetery preference _____

Casket and vault preference

Pastor preference _____

Casket bearer preferences

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Music preference

Soloists _____

Organists _____

Songs/hymns _____

Favorite scriptures _____

Flower/memorial ideas
(also memorial choices)

Type of service (You may want to specify open or closed casket, religious or secular type service, and any other personal preferences)

Headstone preference

Obituary
(Things you want included and newspapers where you want it published)

Other ideas

Wife's funeral instructions

Name _____ Address _____

Date _____ Phone _____

Funeral Home preference _____

Type or preparation
(Cremation, regular burial
or donation of body) _____

Location of memorial service _____

Cemetery preference _____

Casket and vault preference _____

Pastor preference _____

Casket bearer preferences

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Music preference

Soloists _____

Organists _____

Songs/hymns _____

Favorite scriptures _____

Flower/memorial ideas
(also memorial choices)

Type of service (You may want to specify open or closed casket, religious or secular type service, and any other personal preferences)

Headstone preference

Obituary
(Things you want included and newspapers where you want it published)

Other ideas

Some personal thoughts and guidelines

For estate settlement and other legal needs, I suggest the following attorney or law firm: _____

For income tax services and other accounting needs, I suggest the following accountants, practitioner, or firm: _____

For life insurance needs or to get help with life insurance on my life, I suggest: _____

For banking services, I suggest: _____

Other financial advisors I would suggest include: _____

This is a brief explanation of my feelings about keeping or disposing of property I own: _____

My thoughts concerning remarriage by my spouse are: _____

My views relating to heroic medical care are:

If there is no reasonable expectation of my recovery from physical or mental illness, I request that action should not be taken to keep me alive continuously by artificial or heroic means. However, to avoid burdening members of my family in making this decision, it is my desire, in the event of a grave illness and under appropriate circumstances, that the physician or physicians in attendance be apprised of the request contained in the first sentence of this paragraph, and that the recommendations of the physician or physicians be followed.

Signatures (husband — wife)

Witnessed by: _____

Date: _____

Note: this is just a sample letter (and is not intended as a legal form). You should ask your attorney about the laws regarding a "living will" in your state.

My views relating to donation of my body or organs are:

I (do) (do not) want my body donated to a medical or research facility. If I have a preference of where my body is to be donated, I will list it on this page. If not, my family can make that choice.

I (do) (do not) want any of my organs donated. If I have any preferences regarding these donations, I will list them on this page.

Signatures (husband — wife)

Witnessed by: _____

Date: _____

Note: Again, this is not intended as a legal form. It will be better if you make these arrangements now. If you want to donate your body for medical research, ask your doctor or attorney how to make those arrangements. If you want to donate organs, fill out a donor card and carry it with you. Again, ask your doctor or attorney.

Checklist for my family

Several things have to be done in the time period immediately following a death and running up to a year after. The following provides a checklist and some ideas about how to handle these things.

An "X" in the boxes that will apply to your family will help tip them off to ones they will need to do in your situation.

☐ Contact the Social Security Administration. Social security pays a lump sum death benefit. A surviving spouse can get benefits as early as age 60 — earlier if disabled. Children under age 18 when a parent dies may also be entitled to benefits.

☐ Veteran benefits may be available if the deceased served in the Armed Forces. The surviving spouse and dependent children may be entitled to a small pension. The Veterans Administration will pay some toward burial expenses and provide a headstone or marker and an American flag to drape the casket without charge. If burial is in a national cemetery, the VA will provide a gravesite and pay burial costs.

☐ Organizations that the deceased belonged to should be notified of the death. Some offer memorial services. They may have life insurance and may return part of dues paid. You may want to list organizations you belong to in this booklet.

☐ Former employers should be contacted to see if there are any benefits resulting from that employment. You may want to make a list of former employers in the back of this booklet.

☐ Collect any life insurance policies and contact the company. The beneficiary can choose to take proceeds in a lump sum or spread them out as payments over the years. If you have a preference how your beneficiaries take the proceeds, spell it out in this booklet.

☐ Keogh and IRA plans may have money left in them to be paid out to survivors. The survivors should contact the company holding that money. Like life insurance, proceeds can be paid out in a lump sum or in installments. Tax advisors should usually be consulted before the beneficiaries make that decision.

☐ Check with the health insurance company. They may pay some expenses of the decedent's last illness. Rates may also be less if the policy has covered two or more people and now there will be one less person covered. Some health insurance policies are also combination policies that provide some death benefits.

☐ Property titles will be changed in the estate settlement process. Along with those changes, the new owners should have the names changed on insurance policies on those properties.

☐ Titles on all bank accounts should be changed. That includes both checking and saving accounts.

☐ Contact the attorney to have the will read and to see what has to be done in regard to estate settlement.

Several people will help with these projects. The funeral director will usually make the first contact with the Social Security Administration and the Veterans Administration. He can also see that you have as many copies of the death certificate as you will need.

A note to organizations and former employers is usually adequate to get the wheels in motion if there are any benefits available.

The attorney can contact the insurance companies and the Keogh and IRA accounts. However, since the attorney will charge a fee, a family member may prefer to do that job.

A family member can also check with the health insurance company. The doctor and/or hospital may also file any claims forms or help the family member with them.

The attorney will usually be needed to settle the estate. That will also involve property title changes. A family member can contact insurance agents to change title on the policies.

Beyond these things, check with the legal and financial advisors listed elsewhere in this booklet plus using your own good judgment.

Where Things Are

Will (original)	_____	Bank statements	_____
Spouse's Will (original)	_____	Canceled checks	_____
Cemetery Plot Deed	_____	Checkbooks	_____
Burial instructions	_____	Savings passbooks	_____
Copy of will	_____	List of credit cards	_____
Copy of spouse's will	_____	Stock certificates	_____
Insurance policies		Mutual funds	_____
Life	_____	Bonds	_____
Health	_____		_____
Accident	_____		_____
Homeowners	_____	Other investments	_____
Business	_____		_____
Automobile	_____	Keogh or IRA records	_____
Birth certificates	_____	Annuity contracts	_____
Marriage certificate	_____	Stock-option plans	_____
Children's birth certificates	_____		_____
Citizenship papers	_____	Stock-purchase plans	_____
Adoption papers	_____		_____
Divorce records	_____	Profit-sharing plans	_____
Ante-nuptial agreement	_____		_____
Military discharge	_____	Retirement plans	_____
Trust agreements	_____		_____
Partnership agreements	_____	Titles	
Incorporation papers	_____	Autos	_____
Tax returns		Land	_____
Federal income	_____		_____
State income	_____		_____
Federal gift	_____		_____
State gift	_____	Rental property records	_____
Federal estate	_____		
State inheritance	_____	Notes and loans	_____
Money accounts			_____
Checking	_____	Safety deposit box	_____
	_____	List of memberships	_____
	_____	List of special bequests	_____
Saving	_____	Safe combination	_____
	_____	Safe deposit box key	_____

Important numbers

Social Security Numbers — Husband, wife, and children

Name	Number	Name	Number
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Credit card numbers

Name of card	Number	Name of card	Number
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Bonds Serial Numbers

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Checking account numbers	_____	_____
_____	_____	_____

Savings account numbers	_____	_____
_____	_____	_____

Safe deposit box number	_____
Safe combination	_____

Insurance policy numbers

Health

Automobile

Homeowners

Other property

Other

Life insurance

Insured's Name	Amount of coverage	Policy Number	Agent or company
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Stock, Securities, or Mutual Funds

Owner	Present Value	Type of Asset	Certificate Number	Company or Agent to contact
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

List of Assets

It's an excellent idea to make a summary of the assets you own right now. The following form will guide you. You may want to write it in pencil so you can update it on an annual basis.

This information will be valuable to you in estate planning now and to your heirs at estate settlement time.

Description: On most assets, a very brief description of the asset such as "200 acres" or "cattle" will be adequate.

Owner: If the husband is the sole property owner, put "H" after the / in the first column. If the wife is the owner, put "W". If the property is owned in joint tenancy, put "JT". If it's tenancy in common, put "TC".

Fair market value: Assets are to be valued at fair market value (what they would sell for) in your estate. Estimate it as close as possible — and be realistic.

Amount owed: Debts and mortgages are deductible in your estate. Make sure that you list all of these on this form.

Original cost: The original cost of items can be a big factor in how much tax will be owed when assets are sold. That can also be a hard figure for someone else to find. Therefore, list it on all assets that you can — especially land.

Finally, when you update this estate summary, it's a good idea to write somewhere on this sheet the date it was updated.

Property	Description/owner	Fair Market Value	Amount Owed	Original Cost
Land	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
Other real estate	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
Machinery	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
Livestock	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
Grain	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____
	_____ / _____	_____	_____	_____

Stocks

/			
/			
/			

Bonds

/			
/			

Checking
Accounts

/			
/			

Savings
Accounts

/			
/			
/			

Keogh or IRA

/			
/			

Amounts owed
to you

/			
/			
/			

Automobiles

/			
/			
/			

Household
Effects

/			
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Personal
Effects

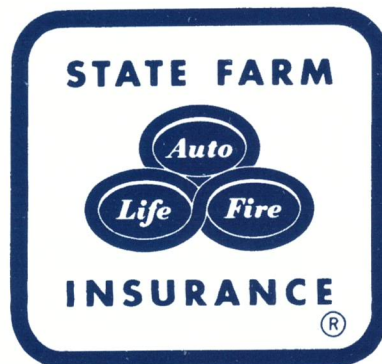
/			
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Other

/			
/			
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/			

Compliments of

**YOUR STATE FARM AGENT
FOR AUTO, LIFE, FIRE,
AND HEALTH INSURANCE.**



State Farm Life Insurance Company
(Not Licensed in New York or Wisconsin)
State Farm Life and Accident Assurance Company
(Licensed in New York and Wisconsin)
Home Offices: Bloomington, Illinois