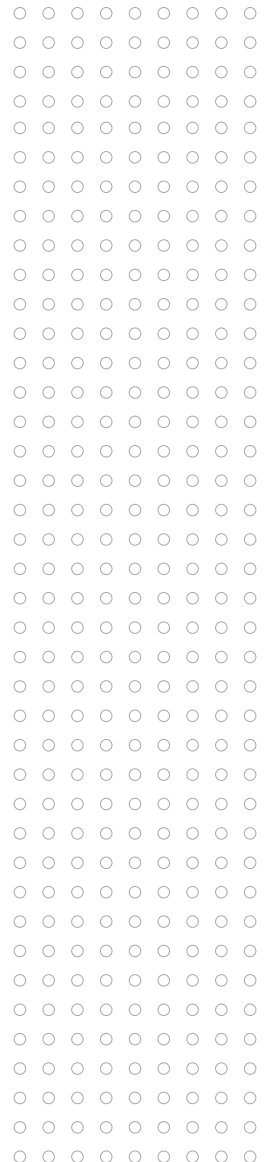


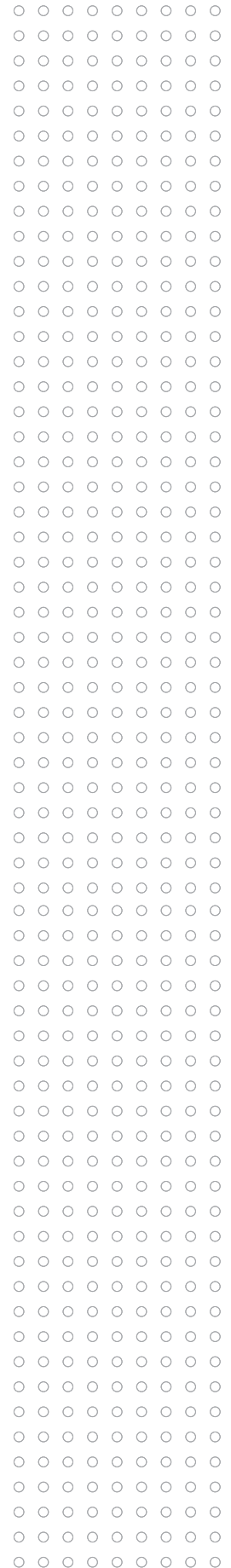
Post Mortem and One Year Checklist



The time immediately following the death of a loved one can be overwhelming, with grief and bereavement complicated by a seemingly endless number of tasks. The immediate days following the death will be focused on the funeral or memorial service arrangements. Soon after, however, various financial and legal issues must be addressed. Many people find it very difficult to be sure they have taken care of everything. The following is a list of tasks that are likely to need attention:

- Call the funeral home you have selected.** If you have not chosen a funeral home ahead of time, ask a friend, family member, or clergy for a reference to a local funeral home.
- If your loved one was a veteran,** you may be able to get assistance with the funeral, burial plot, or other benefits. For information on benefits call the Veterans Administration at 800-827-1000. Also, the phone number for your local Veterans Agency is usually listed under Town Offices. You will need a copy of your loved one's discharge papers. In most cases these can be obtained from the regional Veterans Administration office.
- Obtain 10-15 copies of the Death Certificate** from your funeral director. You can also get additional copies later online at: vitalchek.com or at your city hall.
- If your loved one was receiving Social Security benefits, **notify your local Social Security office** of the death, since these benefits will stop. Overpayments will result in a difficult process of repayment. If you are a surviving spouse, ask about your eligibility for increased benefits. Also, check on benefits that any minor children may be entitled to receive.
- Contact the health insurance company or employer** regarding terminating coverage for the deceased while continuing coverage for others covered through the policy.

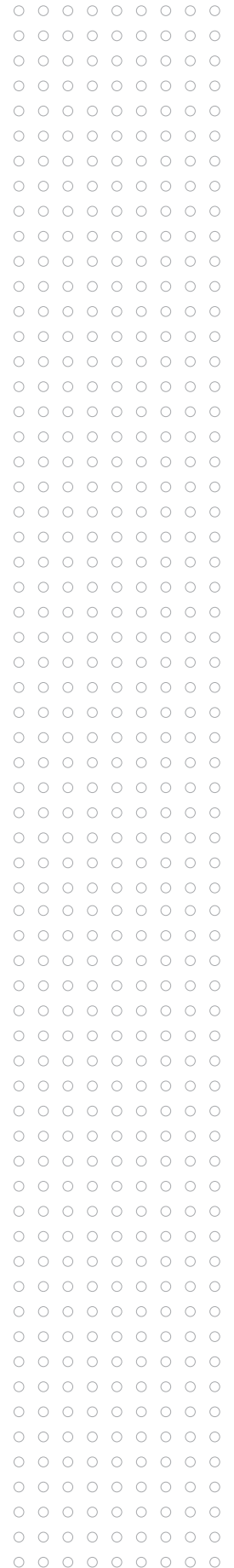




- Contact the insurance company** for all life insurance policies. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form. If the deceased is listed as the beneficiary on any other policy, arrange to have the name removed. If you are unsure if the deceased had life insurance, you can request a records search through the MIB's policy locator service at www.mib.com/lost_life_insurance.html.
- If the deceased was working, **contact the employer for information** on pension plans, credit unions and union death benefits. You will need a certified copy of the death certificate for each claim.
- Return credit cards of the deceased** with a certified copy of the death certificate, or notify the credit card company if you, as the survivor, want to retain use of the card.
- Seek the advice of an accountant or tax advisor** about filing the deceased's tax return for the year of the death. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death, since you will need this information for the estate tax return.
- Arrange to change any joint bank accounts into your name.** If the deceased's estate is in trust, check with the Trust Department or Customer Service at the bank.
- Arrange to change stocks and bonds into your name.** Your bank or stockbroker will have the forms.
- Make sure that important bills,** such as mortgage payments, continue to be paid.
- Complete a search on www.missingmoney.com for the possibility of locating missing, lost and unclaimed property, money and assets.

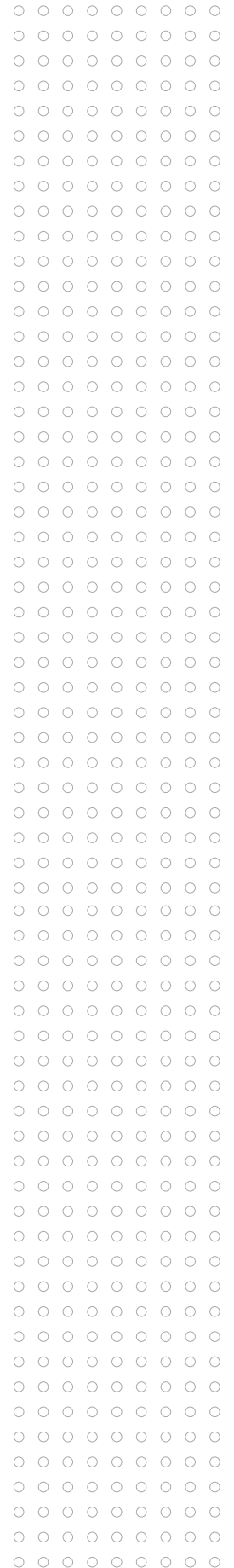
Documents you may need to complete the tasks:

- Death Certificates (10-15 certified copies)
- Social Security Card
- Marriage Certificate
- Birth Certificate
- Birth Certificate for each child, if applicable
- Insurance Policies
- Deed and Titles to Property
- Stock Certificates
- Bank Books
- Honorable Discharge Papers for a Veteran and/or V.A. Claim Number
- Recent Income Tax Forms and W-2 Forms
- Automobile Title and Registration Papers
- Loan and Installment Payment Books and/or Contracts



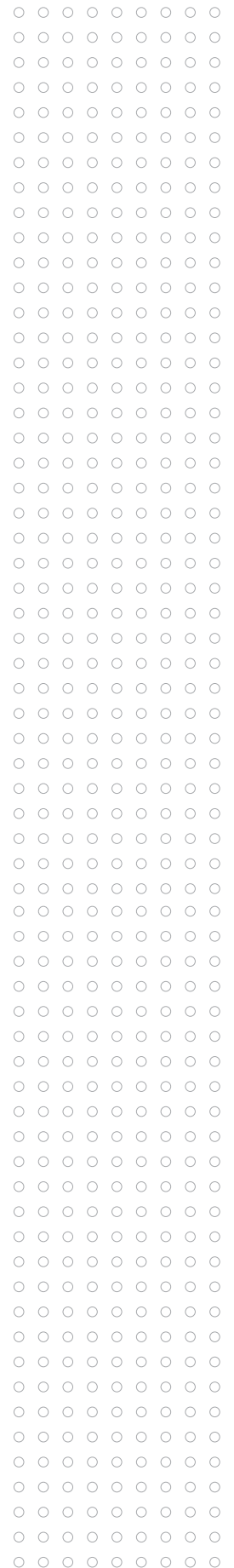
Immediate Considerations

Things to Consider	What You Will Need	Contact Information
<p>Contact a funeral provider to plan the funeral.</p> <p>Contact the Funeral Consumers Alliance (FCA) for information on choosing a dignified, affordable funeral.</p>	<p>Information about your spouse including:</p> <ul style="list-style-type: none"> • Social Security number • Driver's license number • Passport number • VA claim number • Member numbers in major organizations • Name, address and phone numbers of selected mortuary and cemetery • Location of burial plot and deed 	<p>FCA 33 Patchen Road South Burlington, VT 05403-5705 800-765-0107</p>
<p>Provide information for the death certificate and the newspaper obituary. Your funeral director will gather information and file the death certificate with the proper authorities.</p>	<ul style="list-style-type: none"> • Date and place of birth • Date and hour of death • Place of death • Gender • Race • Social Security number • Occupation • Employer • Marital status • Name of surviving spouse and other survivors • Name of father and mother • Immediate and underlying cause of death • Whether an autopsy or biopsy was performed 	
<p>Locate a copy of your spouse's will or living trust.</p>		
<p>Look for your spouse's letter of instructions indicating funeral wishes, contacts and location of documents.</p>		

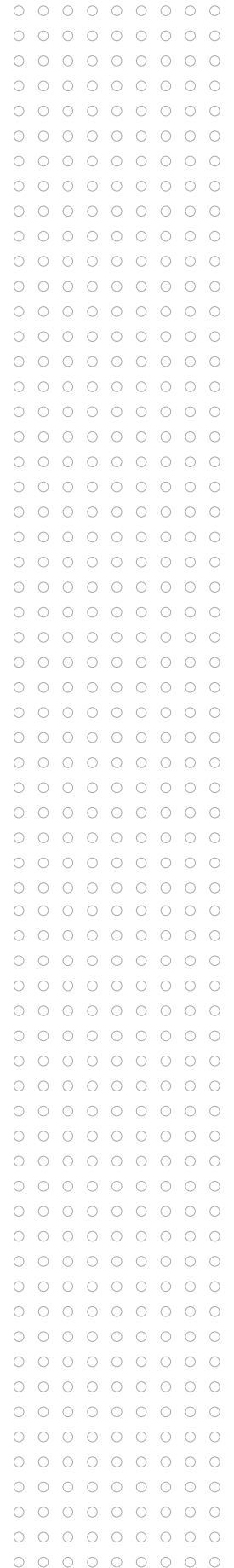


The First Month

Things to Consider	What You Will Need	Contact Information
Contact a qualified attorney to explain your spouse's will, file it with probate court and outline tax implications.		State and/or local bar associations
Order 10 certified copies of the death certificate from your county clerk's office, Health Department or funeral director. Companies and financial institutions will generally require certified copies of the death certificate and letters testamentary to settle accounts.		
Contact the Civil Service Office of Personnel Management (OPM) if applicable (if your spouse was employed for more than 18 months).		888-767-6738 OPM
Contact your spouse's employer and all former employers for potential group life insurance, pension (for example, 401k) or other benefits.		
Change medical, dental and other benefits, if appropriate.		
Contact your spouse's fraternal organizations for possible life insurance benefits.		
Contact creditors about your spouse's death for possible credit life insurance or accidental death insurance		
Cancel individual credit cards.		



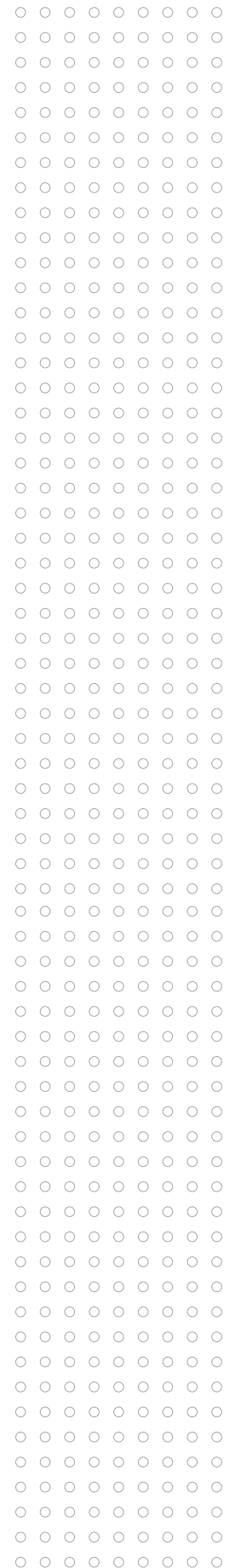
Things to Consider	What You Will Need	Contact Information
Contact mortgage companies or real estate companies for possible benefits.		
Contact the Social Security Administration (SSA) for survivor benefits.	<ul style="list-style-type: none"> • Certified copy of the death certificate • Social Security numbers for your spouse, you and your minor children • Copies of your spouse's most recent W-2 forms or self-employment tax return • Name of your spouse's employer • Birth certificates for you and your minor children • Marriage certificate • Divorce papers, if applying as a divorced spouse 	800-772-1213 SSA
Open a checking account in your name if you do not already have one.		
Find all documents needed to itemize your estate's assets (real estate deeds, stock and bond certificates, checking and savings accounts and investment accounts).		
Contact your auto and home insurance companies for possible benefits.	<ul style="list-style-type: none"> • Policy numbers • Your spouse's Social Security number • Full name of your spouse • Date and cause of death • Certified copy of the death certificate 	



Things to Consider	What You Will Need	Contact Information
<p>Contact your life and health insurance companies for possible benefits. If large sums of money are involved, consider getting investment advice from a “fee-only” financial planner who does not sell investments on commission.</p> <p>Review your options regarding IRAs, retirement accounts and other investments. If necessary, registrations may have to be changed.</p>	<ul style="list-style-type: none"> • Policy numbers • Your spouse’s Social Security number • Full name of your spouse • Date and cause of death <p>Certified copy of the death certificate</p>	<p>CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner</p>
<p>Change beneficiary designations, documents and accounts that had your spouse as a beneficiary.</p> <p>Send your spouse’s medical claims to insurance carriers.</p> <p>Assess your need for life and health coverage especially if you have minor children.</p>		
<p>Review your taxes with an attorney or Certified Public Accountant.</p>		
<p>Discuss transferring assets into your name or trust account.</p>		<p>CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner or attorney</p>
<p>If the decedent owned a business with other owners, you may need to check with others involved in the business about the existence of buy-sell agreements specifying the disposition of the business when the owner dies.</p>		

After the First Month

Things to Consider	What You Will Need	Contact Information
Establish a budget and make a list of income and expenses		
Establish an emergency fund, usually 3-6 months' living expenses.		
Change billing name to your own name on joint credit cards when your next statement arrives.		
Retitle jointly-owned real estate or other property.		
Change vehicle titles to your name.		Department of Motor Vehicles
Seek advice from an attorney or CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner on updating your estate plan (will, durable power of attorney, living will, healthcare power of attorney and letter of instruction documents) and revising trusts.		
Review old checkbooks, tax returns, bank statements and canceled checks for clues to additional assets, benefits or obligations.		



After the Third Month

Things to Consider	What You Will Need	Contact Information
See a tax adviser about your federal, state and local income tax returns (including any estate tax returns that must be filed).		
Prepare and file all necessary tax returns. You can file a joint return in the year of your spouse's death and file as a surviving spouse for 2 years after the year of death.		
Review next year's personal income tax situation since your filing status has changed.		

After the Sixth Month

Things to Consider	What You Will Need	Contact Information
Develop a plan for your financial future.		CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner (Fee only)
Review your assets and liabilities and consider changes such as making new investments or moving.		CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner (Fee only)

After the First Year

Things to Consider	What You Will Need	Contact Information
Decide where you want to live.		

This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. Any economic forecasts set forth may not develop as predicted and are subject to change.

HUB Retirement and Private Wealth employees are Registered Representatives of and offer Securities and Advisory services through various Broker Dealers and Registered Investment Advisers, which may or may not be affiliated with HUB International. Insurance services are offered through HUB International, an affiliate. Consult your HUB representative for additional information about the provision of specific securities, investment advisory, and insurance services.

