

BENEFITS FOR SURVIVORS

CHAPTER SEVEN:

The purpose of this chapter is to inform the reader of survivor benefits available, of legal documents that may be needed to apply for these benefits and for other purposes related to death and to give helpful suggestions as to selecting advisors.

BENEFITS FOR SURVIVORS

"I know I may have some benefits, but how do I go about applying for them?"
Widow, age 60¹

"Who can help? Where do I go?"
Widow, age 34²

A. Gathering Supporting Documents.

Planning Exercise 14

The documents listed in Appendix L will likely be needed in applying for various survivor claims and benefits. To the extent possible, it would be useful to gather those together now and keep them in one place together with this workbook.

B. Where to Go.

Appendix D and E will indicate the benefits to which you may be entitled.

C. Who can Help?

WARNING

Benefits can be lost if care is not taken to timely apply for them.

Many people will offer to help. Your friends and relatives, your attorney, accountant, insurance advisor, clergy, etc. I recommend you select someone to help you who is familiar with the alternative kinds of benefits available and how to apply for them. Someone who will be diligent in helping you gather necessary information, filling out forms and getting them filed.

Do not blindly accept being told you have no entitlement. Some years ago I was employed as the attorney in an estate where the Benefits Administrator of a national company misadvised the deceased's family that because the deceased had failed to timely convert a group policy to a personal policy upon termination of his employment, a \$150,000 life insurance policy was not in force at the point of death. Upon careful review of the facts and insurance documents, I disagreed with the Benefits Administrator; ultimately, the full insurance claim was paid.

Selection of Advisors. Appendix M contains a portion of Chapter Six entitled "Getting Help!" from Charlotte Kirsch's book, A Survivor's Manual To:³ I encourage you to read this useful excerpt before seeking out help.

¹ibid. p. 85.

²ibid. p. 85.

³ibid. pp. 107-119.

Planning Exercise 15

List the persons your survivors should turn to for help in the event of death.

Husband

Advisor	I Have Not Met	I Need To Meet
1. Legal: _____	_____	_____
2. Life Insurance: _____	_____	_____
3. Accounting: _____	_____	_____
4. Bank & Trust Services: _____	_____	_____
5. Business & Investments:		
a. Business decisions _____	_____	_____
b. Real Estate Investments _____	_____	_____
c. Other investments _____	_____	_____
6. Family or Friends: _____	_____	_____
7. Other: _____	_____	_____

Wife

Advisor	I Have Not Met	I Need To Meet
1. Legal: _____	_____	_____
2. Life Insurance: _____	_____	_____
3. Accounting: _____	_____	_____
4. Bank & Trust Services: _____	_____	_____
5. Business & Investments:		
a. Business decisions _____	_____	_____
b. Real Estate Investments _____	_____	_____
c. Other investments _____	_____	_____
6. Family or Friends: _____	_____	_____
7. Other: _____	_____	_____