

# Step by Step

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## *Your Guide to Making Practical Decisions When a Loved One Dies*

(Book excerpt: First two chapters)

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# Introduction

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**D**uring the days that follow the death of your loved one, you will receive warm and loving comfort from family and friends who surround you, from your pastor and from God.

Even with this support, many of the decisions you will face may seem overwhelming. This *Step by Step* booklet can help guide you through the important decisions you'll need to make after a loved one dies—immediately and in the weeks and months to follow.

While neither Thrivent Financial for Lutherans nor any of its representatives can provide legal or tax advice, the practical information in this booklet can help guide you step by step. We hope this will give you more confidence during the days ahead and lighten your load just a bit.

This booklet is intended to cover most decisions or situations you might face during this time. The steps are grouped in typical chronological order, though every situation is unique. Many of your decisions will occur simultaneously, while other decisions will happen at different times.

This booklet has three main sections:

- **First Steps: Making Funeral Arrangements**
- **Next Steps: Completing Administrative Tasks**
- **Concluding Steps: Settling the Estate**



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An Additional Resources section is provided in the back of this booklet (page 64). It includes a place to list people you want to notify, a record of people who gave flowers or other contributions, a list of where key documents are, sample letters, information on how to help a person with a terminal condition get affairs in order now, and a glossary.

You'll find at the beginning of each of the three main sections a **Quick-Help Checklist** to help you remember which tasks need to be completed. The back of each checklist has space to log contacts you may need to make. The checklists are perforated so you can tear them out to carry with you or to give to others who may be helping you complete tasks.

While this booklet often refers to the death of a spouse, you may have lost a parent, a sibling, a child or a close friend. We encourage you to tailor the information to meet your needs.

The information in this booklet was current as of January 2012. For the most up-to-date information, contact the appropriate resources (Social Security, Department of Veterans Affairs, tax advisor, accountant, attorney, trust officer, Thrivent Financial representative, pastor, etc.).

We hope you find this *Step by Step* booklet helpful during this difficult time. Throughout the days ahead, we wish you the healing comfort of your faith, family and friends.



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# Quick-Help Checklist Page

## First Steps: Making Funeral Arrangements

This checklist page helps you keep track of tasks that need to be done at this stage. It is perforated so you can tear it out and carry it with you or give it to a family member who is helping you complete these tasks.

	Page
<input type="checkbox"/> Call 911/emergency services, funeral home.	11
<input type="checkbox"/> Call family, close friend, pastor.	12
<input type="checkbox"/> Carry out organ/body donation arrangements.	12
<input type="checkbox"/> Determine need for an autopsy.	14
<input type="checkbox"/> Make arrangements if death occurs far from home.	15
<input type="checkbox"/> Notify others (list their phone numbers on the next page):	15
<i>Employer</i>	
<i>Other family members</i>	
<i>Other friends</i>	
<i>Hospice caregiver</i>	
<i>Loved one's doctor(s)</i>	
<i>Thrivent Financial representative</i>	
<i>Other insurance agents</i>	
<i>Social Security</i>	
<i>Attorney</i>	
<i>Trust officer</i>	
<input type="checkbox"/> Look for a letter of instruction about funeral wishes.	19
<input type="checkbox"/> Make funeral arrangements with pastor, funeral director and cemetery.	20-31
<input type="checkbox"/> Meet with your Thrivent Financial representative.	32
<input type="checkbox"/> Thank friends and family.	32

# Contacts

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Person	Phone number	Date	Message left
<i>Family members</i>			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
<i>Close friend</i>			
_____	_____	_____	_____
<i>Pastor</i>			
_____	_____	_____	_____
<i>Employer</i>			
_____	_____	_____	_____
<i>Other family members</i>			
_____	_____	_____	_____
_____	_____	_____	_____
<i>Other close friends</i>			
_____	_____	_____	_____
_____	_____	_____	_____
<i>Hospice caregiver</i>			
_____	_____	_____	_____
<i>Loved one's doctor(s)</i>			
_____	_____	_____	_____
_____	_____	_____	_____
<i>Thrivent Financial representative</i>			
_____	_____	_____	_____
<i>Other insurance agents</i>			
_____	_____	_____	_____
_____	_____	_____	_____
<i>Social Security</i>			
_____	<u>800-772-1213</u>	_____	_____
<i>Attorney</i>			
_____	_____	_____	_____
<i>Trust officer</i>			
_____	_____	_____	_____
<i>Funeral home</i>			
_____	_____	_____	_____
<i>Cemetery</i>			
_____	_____	_____	_____

# First Steps: Making Funeral Arrangements

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*In this first part, we'll look at the steps you'll take before, during and immediately after your loved one's funeral or memorial service.*

## Calling 911/Emergency Services, Funeral Home

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If you are at home and you think your loved one has died, call 911 or other designated emergency phone number for your area. (However, if your family is using hospice services, do not call 911; call your hospice nurse.) If your loved one is pronounced dead at home, then the funeral home will be called to transport your loved one's body. (If you do not know which funeral home to use, you can take time to call a family member or friend to ask for a recommendation.) The funeral home can be called at any time of day or night.

The funeral home will ask you when you would like for them to arrive. You may choose to take an hour or so to say goodbye and collect yourself, or you may choose to have them come immediately. This is a very personal decision, and you can do what feels right for you.

You'll want to let the funeral home staff know where in the house your loved one is, so they will know how many people to send. (For example, an upstairs location requires more people than a downstairs location.)



If the death occurs in a hospital or nursing home, the medical staff will ask you which funeral home you would like them to contact.

## Calling Loved Ones and Your Pastor

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You'll want to call your family, a close friend and your pastor to tell them of your loved one's death. If you would like to have them come and be with you, don't hesitate to ask them. Your pastor will listen, comfort you and remind you and your family of God's love and promise of eternal life in Christ.

## Carrying Out Organ or Body Donation Arrangements

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If circumstances permit, you will be asked by the medical team if you would like to donate your loved one's organs. Hopefully you and your family discussed organ donation, and you are clear on the wishes of your loved one. He or she also may have signed a donor card or indicated the wish to donate on a driver's license. It is possible, even with such a signed statement, that family members may be consulted for approval before an organ donation can take place.

However, in most states, you cannot approve an organ donation if your loved one made an unrevoked refusal to make such a gift, nor reject an organ donation if your loved one made an unrevoked gift.



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Depending on the circumstances of death, donations can include organs (heart, liver, lung, kidney, pancreas, intestine) and/or tissue (cornea, bone, skin, heart valves, connective tissue).

If death occurred at home, donation of major organs won't be an option. For major organs such as the heart or kidney to be used in transplants, a heartbeat and proper levels of blood pressure and oxygen must be maintained until the organs are taken by the transplant team.

However, the gift of sight and restored health may be possible through tissue donation, even if death occurred at home. When you call the funeral home, you can ask the funeral director to make the necessary arrangements with a local eye, bone and/or tissue bank for a donation to be made at the funeral home.

There is no cost to the donor's family or estate for organ or tissue donation. Also, open-casket funerals are still possible after organ donation.

All three of the largest Lutheran church bodies view organ donation as one way you can practice good stewardship and make a contribution to the well-being of humanity.

If you know that your loved one made arrangements to donate his or her body to a medical school for research or educational purposes, you'll need to look for the information that was provided by that institution. The instructions will include a phone number to call when death occurs. When you call the medical school, the staff there will handle transportation of your loved one's body, often using the services of a local funeral home.

## Determining Need for an Autopsy

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Occasionally, if a doctor is uncertain about the cause of death, he or she may ask your permission to order an autopsy, a special type of medical examination. Usually, you will not be charged for the autopsy, although hospital policies vary.

If you feel unsure about the cause of death or have serious questions about the care that your loved one received at a hospital or nursing home, you may hire an independent pathologist and arrange for an autopsy, even if the physician does not order one. You will be billed for these services.

When the cause of death is violent, suspicious or “unexpected and unattended,” a coroner or medical examiner will be involved, and an autopsy generally will be required.

An autopsy may delay the usual funeral arrangements from one day to one week, although many times there is no delay at all.



## When Death Occurs Far From Home

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If your loved one has died away from home, call a funeral director in the town where the funeral will take place. He or she will make arrangements with a funeral home in the location where the death occurred.

Your local funeral director will then arrange to transport your loved one's body or cremated remains. In most cases, you will not be billed separately by both funeral homes. Instead, your local funeral director will take care of all billing in a cooperative arrangement with the other funeral home.

If your loved one has died while out of the country, call your local funeral home. The funeral director will contact the United States consulate in that country and either make arrangements to ship the body to your local funeral home or, if you wish, help you make arrangements for disposition on foreign soil. The funeral director also can ask the consulate's staff to obtain translations of the death certificate and other documents.

## Making Additional Phone Calls

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At this time, you may need to make additional phone calls. Several of these calls need to be made right away.

### **Calling your loved one's employer**

If your loved one was employed, a call to the employer should be made as soon as possible. If your loved one owned a business and had a partner, make sure the business partner receives a phone call. If the loved one was sole proprietor of a business, then the employees need to be called.

### **Calling other family members and close friends**

If you need to contact additional family members and friends, you may find it useful to do the calling yourself—to keep occupied and busy. Or, you may prefer that others make the calls for you. Choose whichever option sounds better to you.

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You'll want to make calls right away to those who live a long distance from you, so they can begin to make travel arrangements if they decide to come for the funeral.

Ask nearby family members or friends to take turns being with you, if you feel their presence would be helpful.

Ask other acquaintances to watch the newspaper for a death notice and for the schedule of services planned. Give people a general idea of

whom you have called and, if you wish, ask them to make additional phone calls to let others know.



## **Calling your hospice caregiver**

If a hospice caregiver provided assistance during a terminal illness, the caregiver's presence may give you comfort during the immediate aftermath of the death. Your loved one may even have requested that the hospice caregiver be involved in the funeral or memorial services. Hospice will work with you to provide whatever support you need, but it is not hospice's role to be involved with the body or with funeral arrangements.

Most hospice services will provide you with grief counseling through support groups in the months that follow, even if your loved one did not use hospice care.

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## Calling your loved one's doctor(s)

If your loved one died in the hospital, the attending physician will have been informed of your loved one's death. However, if your loved one had more than one physician, you may want to call and inform the other doctor(s) of the death. Your funeral director will contact the appropriate physician later to sign the death certificate.

## Calling your Thrivent Financial representative

If your loved one had Thrivent Financial products, call (or ask someone to call) your Thrivent Financial representative to tell him or her of your loved one's death. Call other appropriate insurance agents as well. At your earliest convenience, you can arrange a time to meet about filing a claim for life insurance benefits or taking care of matters related to other Thrivent Financial products.

## Calling Social Security

If your loved one was receiving Social Security payments, **you will want to notify the national Social Security office right away** (preferably within the first days after the death, definitely within the first month). **You can call toll-free at 800-772-1213.** To lighten the workload of local offices and to provide the best service, Social Security asks that you do not call your local office. Instead, call the toll-free national number. If you prefer, ask a friend or relative to make this call for you. In some cases, the funeral home will send a notification of death to the Social Security office, but a family member or friend should also call.

**If you wait too long to place this call to Social Security, you may lose benefits for which you would be eligible.**

A one-time **lump-sum death benefit** of \$255 is payable to a surviving spouse if he or she was living with the Social Security recipient at the time of death or if living apart and certain conditions are met. (If either you or your spouse lived in a nursing home or hospital at the time of death, ask the Social Security office if this benefit applies to you.)

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Also, a **monthly survivor's benefit** can be paid to certain family members, including the widow or widower age 60 or older (age 50 or older if disabled), dependent children and dependent parents of someone who was receiving Social Security. A monthly benefit also will be paid to a widowed parent taking care of dependent children under age 16.

A customer service representative at the national toll-free number will handle your claim immediately over the phone. (Although rare, if all customer service lines are busy, a recorded message will ask you to call back later or call your local Social Security office. The local office can handle your claim over the phone, or if you prefer, arrange an appointment at the local office.)



Before you file for Social Security survivor's benefits, ask if there will be any benefit reduction or tax consequences if you receive those benefits now. Benefit reduction may apply if you have not reached full retirement age, as defined by Social Security. Additional reduction may apply if you have not reached full retirement age and have earnings that exceed a set limit. You may choose to delay receiving benefits to avoid the reductions. Whether—and to what extent—the benefits are taxable depends on your earnings.

If your loved one was receiving Social Security payments by direct deposit, notify the bank or other financial institution of the death.

If your spouse was receiving checks from Social Security, *do not cash* any

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of his or her checks from the month in which the death occurred and after. You must return these checks to Social Security as soon as possible. However, eligible family members may be able to receive death benefits for the month in which the beneficiary died.

Also, if *you* were receiving Social Security checks, call Social Security before you cash your first check after your spouse's death, and confirm that the amount is correct. The check may not reflect the adjustment that could be made as a result of your spouse's death. If the amount is too low, Social Security will send you a supplemental check.

It may take about 30 to 60 days after notification for you to receive the first of your new monthly benefit checks.

### **Calling your loved one's attorney and trust officer**

You'll want to contact your loved one's attorney and trust officer (if any) promptly, usually before the funeral.

## **Looking for a Letter of Instruction About the Funeral**

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If the death was expected, you may know what your loved one desired for a funeral or memorial service. But if the death was unexpected, look for a letter of instruction that tells you if your loved one preferred burial or cremation, certain hymns, Scripture readings or other aspects of a funeral service. This letter may be on file at your church; stored with insurance, estate plan or other end-of-life materials; or on file at a chosen funeral home. Instructions may also be in your loved one's will.

Because of financial, emotional or practical concerns, you may not be able to follow your loved one's instructions regarding their funeral or memorial service exactly. That's okay. One of the main purposes of the funeral or memorial service is to comfort you and others who are grieving. Honor your loved one's wishes wherever you can, but consider your own needs and feelings, too.

## Planning the Funeral or Memorial Service With the Pastor

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At your meeting with the pastor (whether it takes place with the funeral director or separately), you can decide together on the spirit and content of the service. A worship service with the body present is referred to as a “funeral service.” A worship service where the body is not present is a “memorial service.” If your loved one was ill and death was expected, he or she may have had discussions with you and your pastor about the service. Together, you and your pastor can honor your loved one’s wishes and address the needs of those who are left behind and grieving.

Be sure to tell the pastor if you have specific wishes for the funeral or memorial service, such as Scripture readings or hymns.



### **Deciding who will deliver the eulogy**

Although a eulogy is not part of the Lutheran order of worship for funerals, if you would like to have some words of remembrance spoken at the end, you can discuss this with the pastor.

A eulogy may be given by you, the pastor, family members or friends. You may choose to have one or a few people speak.

If you, family members or friends would not feel comfortable giving the eulogy, be assured that pastors can deliver eulogies regardless of the depth of their personal relationship with the deceased. Provide the pastor with information about your loved one. Share what made your loved one special. If you prefer, you may choose to write the eulogy yourself and ask the pastor or someone else to read it.

### **Leaning on your pastor**

As you go through the steps of planning the funeral, feel free to ask your pastor for help during this difficult time. Your pastor will comfort and console, listen with a compassionate ear and offer Scriptures and prayers with the message of hope of eternal life in Christ.

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Turn to your pastor and members of your congregation for support—before, during and as long as you need to after the funeral.

## Arranging to Meet With the Funeral Director

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When you call the funeral home to arrange for a meeting, the funeral director will ask you for some basic information to get an idea of the type of services you want and to begin some initial paperwork. You may be asked about the following:

- Burial, entombment in a mausoleum or cremation. If cremation is desired, do you want immediate (direct) cremation, or cremation after a viewing of the body?
- Funeral or memorial service.
- Services at the church, funeral home or graveside.
- Visitation at the funeral home or the church. Will visitation be the same day as the funeral?
- Open or closed casket.
- Timing of the service. (Do you have family or close friends who will travel from out of town to attend the service?)
- Religious affiliation and local church.
- Was your loved one a veteran? Are military services desired?
- Your loved one's Social Security number and date of birth.

If you're not sure about some of these things at this point, it's okay. You and the funeral director will set up a time for a meeting either later that day or the next day so you can make further funeral decisions.

## Planning the Funeral With the Funeral Director

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Your meeting at the funeral home may take from one to four hours. You may choose to go alone or you may want to take a close friend, family member or your pastor with you for support. Do what makes you feel most comfortable.

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## **Bringing items the funeral director will need**

For your meeting with the funeral director, bring the following items and information. They will be needed for funeral preparations and to complete the death certificate and obituary.

- Clothes, jewelry, etc., that you'd like your loved one to wear.
- A recent picture of your loved one, if there will be a viewing.
- Your loved one's Social Security number.
- Date of birth.
- Place of birth.
- Name of mother and father.
- Mother's maiden name.
- Date and place of loved one's marriage.
- Names of survivors.
- Names of those who preceded the loved one in death.
- Education details.
- Occupation(s), dates of employment and retirement.
- Military service history (branch of service, rank, dates of enlistment and discharge, Social Security number or (if different) the service serial number).\*
- Church activities.
- Clubs and organizations your loved one belonged to.
- Address of place to send flowers (funeral home, church, home of a friend or family member), if desired.
- Name and address of a charitable organization where contributions can be sent.

\*Some of this military information will be used for the obituary. Some may be used if the funeral director files a request for veteran's funeral benefits, which are available to qualified veterans through the U.S. Department of Veterans Affairs. If you do not have this information, contact your regional Veterans Affairs office for veterans' benefit administration. (To find the phone number of your regional Veterans Affairs office, check your phone book, or find the address and phone number on the Internet at [va.gov](http://va.gov). Click on Locations at the top of the home page.) The website also has burial and memorial benefit information.

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## Making these first decisions

As you talk to the funeral director, you'll make several decisions. Know that the value of the funeral you plan has little to do with how much money you spend. Remember your purpose: to make final arrangements that honor your loved one, and give you and others a forum to express your love, grief and faith. Here are some of the decisions you will make:

- Do you want a funeral service followed by burial?
- Do you want a funeral service followed by entombment in a mausoleum?
- Do you want a funeral service followed by cremation?
- Do you want cremation with a memorial service?
- If you choose cremation, do you want the cremated remains buried in a cemetery? Placed in an urn and kept permanently in a part of a cemetery or church called the "columbarium"? Taken home for private burial or scattering?
- Do you want the body embalmed? The embalming process involves injecting chemicals to temporarily preserve the body and applying makeup to create a more pleasant appearance for a funeral that includes a viewing of the body. No federal law requires embalming, but some state or local laws may require it in certain situations for health and safety reasons. A funeral home can require embalming when there will be a public viewing or an open-casket service. However, by federal law, the funeral home must also disclose in writing that you usually have the right to choose a disposition that does not require embalming, such as immediate burial or direct cremation.
- Do you want the service at a church, the funeral home chapel or the graveside?
- Do you want a luncheon or other gathering after the funeral? Where?

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For some of these topics, such as scattering cremated remains, state or local regulations may affect your choices. Your funeral director will assist you in understanding any restrictions that may apply.

## **Deciding on scheduling and location**

The funeral director will verify the availability of the pastor and the sanctuary for a service at the church, or the pastor's availability to offer a service at the funeral home or graveside.

You may prefer to hold the funeral service directly after a time of visitation. Or, you may choose to have one or two evenings of visitation, followed by a funeral service the next day. Or, you may choose to have a funeral service in the evening, followed by a graveside committal service for immediate family members the next day.

As you think about scheduling, take into consideration close friends or family who are traveling a long distance to come to the services.

## **Making decisions on specific goods and services**

Next, the funeral director will help you decide item-by-item what you want to include in your loved one's funeral. Every product and service you contract for will have a price. You are entitled to see these prices or request them over the phone, and to make individual choices among them.

According to the Federal Trade Commission, the average cost of a traditional funeral (including casket and vault) is approximately \$6,500. Flowers, obituaries, acknowledgment cards, limousines and an after-funeral luncheon can add several thousand dollars more. Many funerals cost well over \$10,000.

The National Funeral Directors Association emphasizes that it's important to follow your family's values and philosophy regarding the funeral and its cost. This is not always strictly a financial decision. Some families will want to spend \$12,000 on a funeral, while others will want to spend closer to \$2,000. Your funeral director should be able to help you plan either type of funeral.

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Your funeral director will have a document called the General Price List, which specifies the services that the funeral home can provide. By law, if you inquire in person, your funeral director must offer you a copy of the General Price List when the discussion on funeral arrangements begins and must allow you to keep it.

The funeral director also will have a Casket Price List, which describes the characteristics and cost of each casket sold by the funeral home. An Outer Burial Container Price List includes costs and descriptions of containers that the casket can be put into at the time of burial. Both of these lists must be shown to you before the funeral director takes you to see the selection of caskets or outer burial containers. (The funeral home is not required to give you these lists to keep.)



Once you have made your choices, the funeral home must give you the Statement of Funeral Goods and Services, which itemizes what you are considering for purchase and what each product or service will cost.

In addition, the statement will provide an estimate of the goods and services that the funeral home will buy from outside vendors on your behalf and that you will need to

reimburse the funeral home for, such as flowers, newspaper death notices and gratuities for clergy and musicians.

## **Purchasing a casket**

If you choose burial or entombment, you'll need to buy a casket. Caskets are one of the most expensive items in a funeral.

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They can be made of different materials, and generally range in price from \$300 to \$8,000. Although an average casket costs about \$2,500, some mahogany, bronze or copper caskets sell for as much as \$10,000.

Most funeral homes have a casket room, where you will view and choose a model. Do not feel embarrassed to choose a less expensive casket. Do not feel you must buy a more expensive casket with a “protective seal.” (There is no scientific or other evidence that a casket with a protective seal will preserve the body.)

The choice of casket is simply a matter of personal preference. Avoid a funeral home that applies high-pressure sales tactics.

In cases where death is expected, some people may save money by ordering a casket directly. You’ll find many suppliers listed on the Internet. Ask a direct supplier about sales taxes and shipping fees.

By law, your funeral director must accept the casket you purchase elsewhere and cannot charge you a fee for using it. However, if you purchase a casket elsewhere, the funeral director is not responsible for any problems that may occur with it (manufacturer flaw, mix-up in the order, late delivery). Many people choose to order through the funeral home and thus relieve themselves of the responsibility of troubleshooting if there is a problem. Do what makes you feel most comfortable.

## **Purchasing an outer burial container**

An outer burial container supports the ground to keep it from settling around the gravesite, making upkeep in the cemetery easier for the landscapers.

In most areas of the country, state or local law does not require you to purchase an outer burial container, but some cemeteries require it.

There are two types of outer burial containers: a grave-liner and a vault. A grave-liner meets the minimum requirements of cemeteries in terms of supporting the ground at the gravesite.

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Grave-liners can range from a polypropylene “dome” that covers only the top and sides of the casket to a concrete box that surrounds the casket.

A vault is more substantial and expensive. It is a box, made of reinforced concrete or metal, that is lined with plastic, PVC or metal and has a sealing closure. A vault may be sold with a warranty of protective strength.

As with caskets, there is a large range of models and prices of vaults and grave-liners. Generally, you’ll find them listed between approximately \$300 and \$10,000.

### **Purchasing a grave marker**

Some people are ready to purchase a grave marker during the first meeting with the funeral director. Many others need more time. You may purchase a marker any time after the funeral, even if it’s many months later. You may do it through the funeral home or the cemetery, or call a monument builder directly.

### **If cremation is chosen**

If cremation is chosen for disposition of the body, you may choose to purchase an urn for your loved one’s cremated remains. Your funeral director will have a list of prices. Urns generally range from \$75 to \$500, or more. You are not required to purchase an urn from the funeral home or cemetery. You may bring the cremated remains home in the simple container that the crematory will provide and transfer them to any container of your own.



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If you choose cremation, but have also decided to have a funeral service, you may have the option of renting a casket for the viewing portion of the service. Following the service, your funeral director then can transfer the body to a simple container for cremation.

You may choose to bury the cremated remains at a cemetery, in which case you will purchase a cemetery plot, just as you would for burial. One cemetery plot may be sufficient for two or more people.

Inurnment is another choice. In this case, the urn is placed within a niche in a columbarium. Columbaria are usually located in a special building at a cemetery, in a series of niches along the cemetery walls or in a special room in a church. You will be given the option of purchasing a memorial plaque or nameplate for the niche where the urn rests.

Many people choose to take their loved one's cremated remains home and then either scatter, bury or place them somewhere that has special meaning. Be aware that states have different laws about scattering cremated remains. Check with your funeral director.

If you are unsure about whether or not to scatter, bury or keep the cremated remains, you may want to talk with your pastor as you make your decision.

Whatever choice you make, one important fact remains: There will be a resurrection. Because of Christ's death for our sins, all who believe in Him will have eternal life—regardless of what choice is made for the disposition of bodily remains.



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## **Taking care of remaining details with the funeral director**

Conclude your plans with the funeral director by making decisions about the following:

### ■ **Obituary**

Decide in which community newspaper(s) you want to have the obituary or death notice appear. Typically, the funeral director will call the newspaper and place a brief obituary or death notice. Some papers do not charge a fee. However, if the paper does charge a fee, the funeral director will post it on the funeral home's bill. Some papers also will accept lengthier, more biographical obituaries written by family members, if you prefer to place and pay for one yourself. You may choose to include a line listing a charity to which donations can be made in your loved one's name. Choose a church, ministry or organization that your loved one particularly cared for.

### ■ **Flowers**

You may order flowers through the funeral home or you may call a florist independently and arrange for delivery. If a funeral home charges a fee for ordering flowers, it must disclose that fee to you, separately from the cost of the flowers. As with caskets and markers, the funeral director relieves you of responsibility for delivery arrangements and other details when you leave these things in his or her hands.

### ■ **Acknowledgment cards**

The funeral director also can order printed thank-you or acknowledgment cards for you, to express appreciation to your friends and family for their help and support. You also may order such cards directly from a stationery store after the funeral, or you may choose to send handwritten notes.

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## **Paying for the funeral**

Oftentimes, funeral expenses can be paid over time. However, a funeral home may require payment in full before the funeral, in the form of cash, check or credit card. Costs and payment options differ by state and individual funeral homes. When contacting local funeral homes, ask for their price lists and payment details.

The funeral home also may accept insurance benefit proceeds as payment. Therefore, if you were named a beneficiary of your loved one's life insurance coverage, you may be able to request that some or all of the proceeds be paid directly to a funeral home. Your funeral director can call the insurance company and find out if this is possible. If it is, you will sign a form authorizing the insurance company to make this direct payment to the funeral home.

In addition, your loved one may have opened an account at the bank with a "payable on death" clause, naming the funeral home as the one to receive the assets when your loved one has died. These assets are specifically to pay for the funeral expenses. If the account was established this way, the assets cannot be frozen by the probate court. Check with the funeral home or your loved one's bank to see if such an account was opened. Also, check with the funeral home to see if any other prepaid funeral arrangement was made by your loved one.

(Note: If your loved one named someone other than you to be the personal representative for the estate, that person will generally make the funeral payment.)



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## **Purchasing a cemetery plot**

If you've chosen burial and do not already have a gravesite purchased, you'll need to choose one at the cemetery. If your funeral director works at a funeral home on cemetery grounds, you can arrange this during this first meeting. Otherwise, after your meeting with the funeral director, you'll need to purchase a burial plot and arrange for opening and closing the grave. If you haven't chosen a cemetery yet, the funeral director can direct you to one and call to set up the cemetery visit for you. Some cemeteries require payment for opening and closing the grave before burial takes place.

## **Green options**

As with the concept of “green” in general, green in funeral service means practicing environmental consciousness and being eco-friendly. It encompasses green funeral homes, green funerals and natural burial. Today, many funeral directors have the opportunity to adopt green practices to meet the needs of the families they serve. Ask your local funeral directors for more information.

Source: [FuneralWise.com/learn/green](https://www.funeralwise.com/learn/green).

## **Choosing pallbearers**

If you have a funeral with pallbearers, you'll likely choose several (usually six) family members or friends to help guide your loved one's casket from funeral home to church to cemetery. These days, caskets are placed on smoothly rolling biers. They are lowered and raised mechanically. There is very little actual lifting or carrying involved. Being a pallbearer is a privilege and a chance for close friends, associates and family members to honor your loved one. Choose people who were close to your loved one—people whom you love and respect. Both men and women can serve as pallbearers.

## **Keeping your home secure during the funeral**

You may want to consider asking someone to stay at your home during the funeral service. Burglaries have been known to occur during funerals because homes often are left unattended.

## Arranging a Meeting With Your Thrivent Financial Representative

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If you (or someone else) notified your Thrivent Financial representative about your loved one's death, he or she will call you soon after the funeral to make an appointment to help you file a claim for life insurance benefits or take care of matters related to other Thrivent Financial products. If you do not receive a call to set a meeting time and you would like to meet soon, feel free to call your Thrivent Financial representative directly to make an appointment. You will need a certified copy of the death certificate before you can file a claim.



## Thanking Your Friends and Family

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On page 66 of this booklet, you can keep track of the time, flowers, food and charitable donations that your friends and family gave you.

During the weeks that follow your loved one's death, you may wish to send acknowledgment or thank-you cards to those who helped you and offered expressions of sympathy and caring.

# Quick-Help Checklist Page

## Next Steps:

### Completing Administrative Tasks

This checklist page helps you keep track of tasks that need to be done at this stage. It is perforated so you can tear it out and carry it with you or give it to a family member who is helping you complete these tasks.

	Page
<input type="checkbox"/> Find the will, trust and estate records.	37
<input type="checkbox"/> Gather other key papers. <i>Life insurance contracts</i> <i>Financial documents (stock certificates, savings bonds, etc.)</i> <i>Birth and marriage certificates</i> <i>Titles to vehicles</i> <i>Mortgage records, deed to house/land</i> <i>Business records</i> <i>Veteran's discharge papers</i> <i>Earnings statements for the last year</i> <i>Copies of the last three income tax returns filed</i> <i>Retirement plan, 401(k) and IRA information</i>	38
<input type="checkbox"/> Order multiple copies of death certificate.	39
<input type="checkbox"/> Call an attorney to determine if an attorney will be needed in settling the estate.	40
<input type="checkbox"/> Call the bank or broker to inquire about accounts.	42
<input type="checkbox"/> Contact the trustee(s) of your loved one's trust(s).	42
<input type="checkbox"/> Meet with your Thrivent Financial representative to file a benefits claim.	43
<input type="checkbox"/> File for other benefits due you.	43
<input type="checkbox"/> Check contents of safe-deposit box.	46
<input type="checkbox"/> Cancel loved one's credit cards.	46

# Contacts

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Person	Phone number	Date	Message left
<i>Pastor</i>	_____	_____	_____
<i>Office of registrar of vital statistics</i>	_____	_____	_____
<i>County clerk's office</i>	_____	_____	_____
<i>Attorney</i>	_____	_____	_____
<i>Trust officer</i>	_____	_____	_____
<i>Probate registrar</i>	_____	_____	_____
<i>Thrivent Financial representative</i>	_____	_____	_____
<i>Other life insurance agents</i>	_____	_____	_____
<i>Car insurance agent</i>	_____	_____	_____
<i>Regional Department of Veterans Affairs office</i>	_____	_____	_____
<i>Employer/former employers</i>	_____	_____	_____
	_____	_____	_____
<i>Social/fraternal organizations</i>	_____	_____	_____
	_____	_____	_____
<i>Credit card companies</i>	_____	_____	_____
	_____	_____	_____

# Next Steps: Completing Administrative Tasks

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*In this next part, we'll focus primarily on the administrative work that is before you in the first few weeks and months following the death of your loved one. The idea of searching for important papers and filing claims may seem overwhelming to you right now. But as you begin these essential tasks, you may find that the work helps steady you. It can become part of a balance that includes time spent in prayer, time spent remembering your loved one and time spent taking care of these practical matters.*

## Calling Your Pastor

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This booklet is about “practical” steps you need to take. Be assured, there is no step more meaningful and practical than listening to God’s Word, especially when you are grieving. God’s love for us in Christ is at the very essence of our reason for being and our reason for living fully. During this time, your pastor can provide essential service to you. You may be sad and tired and full of doubt, but through the reading of Scripture and caring counsel, your pastor can help remind you of God’s love and hope for eternal life in Christ for all of His children, especially for the loved one you miss so deeply.



## Clearing a Space to Work

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As you attend to spiritual matters, you'll gain strength for the administrative tasks before you. To get started, clear a space for files, forms and papers. Designate part of a file cabinet drawer (or buy a file box at an office supply store) so you can keep together all of the papers related to the death of your loved one.

Don't be afraid to ask for help or companionship from your family and friends as you tend to the details that will need your attention during the next few months. Sometimes something as simple as knowing you'll meet a close friend for a walk after you've spent an hour or two on these duties will help you accomplish them.

## Not Rushing Into Big Decisions

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One of the most important pieces of advice to follow during these early weeks and months is to avoid rushing into big decisions. For now, fill out forms, order copies of essential certificates that you may need, file claims and be patient with your grief. As you begin to see more clearly, you can make key financial and logistical decisions such as whether to sell your home or business. However, don't rush into or feel forced to make big decisions that can wait awhile. If others want you to act more quickly than you wish, gently but firmly agree that the decision must be made and that you will be the one to make it at the time that is best for you.

## Finding the Will, Trust and Estate Records

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In the best of situations, you will find that your loved one had a will and/or trust and also organized estate protection material in one spot. You'll also know exactly where any original essential documents are stored. However, if you're not sure that there is a will or not sure where to find it, start looking.



### Where to look

Desk drawers, safe-deposit boxes, home safes, fireproof boxes and filing cabinets are all likely spots to find a will and other key papers. If you have a family attorney, call him or her to see if your loved one filed a will.

If you don't find a will after looking in these typical storage places, consider other spots that your loved one may have used: a shoebox in the closet, behind or within books in the office, under the mattress, in the top dresser drawer, etc. Knowing your

loved one as you do, try to guess about other spots he or she may have used.

If it turns out your loved one did not have a will, the estate will be settled without one. That is, state law will dictate how to divide your loved one's probate assets. The court will also name an administrator of the estate. The "Concluding Steps" section of this booklet will address these issues in more detail.

If your loved one had a trust that is active, the trustee should have an original copy of the trust and will continue administering the trust according to its terms.

## Gathering Other Key Papers

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Find other essential materials including, but not limited to, copies of documents such as:

- Life insurance contracts. (Do not throw away old insurance contracts. Although your loved one may have stopped making premium payments, the insurance may still be in force.)
- Financial instruments, including stock certificates and savings bonds.
- Birth and marriage certificates.
- Titles to vehicles.
- Mortgage records.
- Deed to house/land.
- Business records.
- Veteran's discharge papers.
- Earnings statements for the last year.
- Copies of the last three income tax returns filed.
- Retirement plan, 401(k) and IRA information.
- Notes to where the originals of all these materials are kept.



As with your search for the will, consider all the possibilities when looking for important papers. Gathering them all in one place right at the start will save you considerable time and energy in the weeks and months to come. You're going to be doing a lot of paperwork—filing for benefits due to you and changing titles on investments, property and vehicles that you and your loved one owned jointly. You'll often need to refer to information in these papers or be required to show or submit a copy of a certificate before you can receive benefits.

## Ordering Multiple Copies of the Death Certificate

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You may need 10 to 15 additional copies of the death certificate as you file for life insurance benefits, veteran's benefits and other benefits that may be due to you. You'll also need death certificates if you re-register investments, mutual fund accounts and brokerage accounts. You may need a death certificate to change the ownership of each asset, including assets that are jointly held. Photocopies are not acceptable for many after-death tasks; you must have certified copies.

The funeral director has probably taken care of getting one death certificate for you. You can also ask the funeral director to order the additional certified copies. You may have to pay a fee for this service; if so, you should be told in advance.

If you prefer, you can order the additional copies by calling the office of the registrar of vital statistics ([cdc.gov/nchs/w2w.htm](http://cdc.gov/nchs/w2w.htm)) or the register of deeds office in the county where your loved one resided at death or in the county where your loved one died, if different. Your telephone book or the Internet may be useful in finding which offices to call to order any certificates (birth, marriage, death) that you'll need as you begin to file for various benefits to which you are entitled. Write key telephone numbers on the back of the quick-help checklist page at the beginning of this section.

Costs for death certificates vary, but are usually about \$20 to \$25. In some counties, there will be a discount on the additional copies ordered. When you call the register's office, you will be given specific instructions on how to place an order. It is not difficult to do. In most cases, you only need to provide your loved one's name, date of death and city where the death occurred.

When you order by mail, it will take about two weeks from the time the order is received. In many locations, when the death has occurred less than 60 days earlier, you may also be directed to an office where you can pick up copies of the death certificate while you wait.

## Calling the Attorney

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If you have an attorney, you probably already called him or her about your loved one's death. If you didn't, make a call now and ask the attorney if he or she will need to be involved in settling your loved one's estate. If your loved one had a trust, or named a corporate trustee (which may be a bank or trust company), contact that trustee.

### **Gathering recommendations for legal and tax advisors**

You will be talking with many old friends and family members in the next few weeks. If you've never used the services of an attorney, accountant or tax advisor, this can be a good time to gather personal recommendations for such advisors. You may not need to hire an attorney or accountant right away. In fact, depending on the complexities of the estate, you may not need to hire one at all. But it will be helpful to have these referrals filed in a folder with the other important papers you are gathering now.

If you are a member of Thrivent Financial for Lutherans, you can receive discounted legal services and a referral to an appropriately skilled local attorney as a membership benefit. These services are provided through an exclusive legal plan from U.S. Legal Services. For more information and to enroll, go to [Thrivent.com/discountedlegal](http://Thrivent.com/discountedlegal) or call toll-free 866-416-5297 and press 1.

*The discounted legal services are subject to exclusions and limitations which are stated in the U.S. Legal Services plan for Thrivent Financial members. To preview the entire legal services plan before enrolling, go to [Thrivent.com/discountedlegal](http://Thrivent.com/discountedlegal), click on Enroll Now and open the attachment posted on the enrollment page. You must be a Thrivent Financial member, age 18 or older, to enroll. If you are not a member, contact a Thrivent Financial representative or apply on [Thrivent.com](http://Thrivent.com).*

*Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting or tax advice or services. Discounted legal services will be provided by a nationwide network of attorneys through U.S. Legal Services.*

*The Discounted Legal Services membership benefit is not a guaranteed contractual benefit. This benefit will be reviewed and evaluated regularly. Thrivent Financial reserves the right to change, modify, or discontinue the Discounted Legal Services benefit, or any part of it, at any time.*

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If you are not a member of Thrivent Financial, your state bar association may have an attorney-referral service. To find the phone number of your state bar association, ask your local clerk of courts or go to the American Bar Association website at [FindLegalHelp.org](http://FindLegalHelp.org). Another attorney-referral service can be found at [martindale.com](http://martindale.com).

Write the telephone number of the attorney you have chosen on your quick-help checklist page at the front of this section.

## Paying Bills

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Do not automatically pay your loved one's debts using your money. You may not be responsible. Discuss with your probate attorney which debts should be paid and what source of funds should be used.



## Calling the Bank or Broker

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If you have a joint account with your loved one, the funds will continue to be available to you. At many banks, though, you will need to go into your branch office with a certified copy of the death certificate and make the appropriate changes to transfer the account to your name only. This is something that the bank will do quickly while you wait.

If it is not a joint account or when the estate is going through probate, the bank may freeze assets until “letters of administration” or “testamentary letters” are issued by the court stating that you are appointed “administrator” or were named in the will as “personal representative” (see glossary) to handle the affairs of the estate.

Also be aware that your loved one may have done some planning before death and opened an account at the bank that is “payable on death.” If you are the beneficiary on the account, those assets won’t be frozen to you. As noted earlier in this booklet, your loved one may have set up a similar account in the name of the funeral home so that there would be no difficulty paying funeral bills because of frozen assets at the bank.



## Contacting the Trustee

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If your loved one had a trust, you will want to contact the trustee named in the trust document, or the successor trustee if your loved one was acting as his or her own trustee during life. The trustee named in the trust might be a relative or friend, or a corporate trustee, such as a bank. Assets titled to the trust will be managed and distributed by the trustee according to the terms of the trust. Assets that were titled to the trust while your loved one was living will not be subject to the probate process.

## Meeting With Your Thrivent Financial Representative

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Your Thrivent Financial representative will help you file a claim for life insurance benefits if your loved one was insured by Thrivent Financial life insurance. He or she can talk with you about various settlement options (see glossary), annuities and other insurance products. After this meeting, your representative will submit your claim.

You will receive interest from Thrivent Financial on the amount due to you from the date of the death of your loved one, so you needn't be anxious about filing sooner or feel rushed into making decisions about what to do with the claim proceeds.

You may want to talk to your Thrivent Financial representative or other financial professional about re-registering any mutual funds or brokerage accounts your loved one may have had, if appropriate. Your Thrivent Financial representative also can help you analyze your current insurance and financial situation to help you establish a program to meet your financial security goals.

## Filing for Other Benefits Due You

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Other benefits you're entitled to may include veteran's benefits, retirement plan benefits, employer-sponsored life insurance benefits, other life insurance benefits, credit insurance benefits, automobile insurance benefits, and social and fraternal organization membership benefits. Check on any insurance premium refunds you may be entitled to receive.

### **Veteran's benefits**

Your funeral director will have asked you for essential information in regard to your loved one's military service and will have filed for the burial benefit to which veterans are entitled. In addition, you may qualify for a small monthly income benefit.

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You can call your regional Veterans Affairs office for information on how to file a claim. (To find the phone number, check your phone book, or find the address and phone number on the Internet at [va.gov](http://va.gov). Click on Locations at the top of the home page.) Write the telephone number on the quick-help checklist page at the front of this section.

## **Retirement plan benefits**

Call your loved one's employer and former employers to see what retirement plan benefits may be due to you. If your spouse was retired and receiving a retirement plan benefit, you may be eligible for a survivor benefit, which may be a lower monthly amount. If your spouse was not yet retired, you may be eligible for an annual payment, a monthly payment that may begin at the time that your spouse would have reached retirement age, or an IRA rollover.

Your contact at the human resources or benefits management department of your spouse's employer will be able to supply the appropriate forms. If you're told that you're not eligible for any retirement plan benefits and you suspect that information is incorrect, ask for a copy of the Summary Plan Description and the Participant Statement. Review these, with the help of an attorney, if necessary.

## **Unpaid wages and unused vacation payments**

If your loved one was employed at the time of death, there may be wages and payment for unused vacation to which you are entitled. When you check on retirement plan benefits, ask the human resources officer about this too. Also ask if medical insurance coverage will continue for you and for your dependents.

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## **Credit- or mortgage-insurance benefit**

Check your loved one's credit card contracts and mortgages. Perhaps credit life insurance was in place and you are not liable for any unpaid balances upon death. If you can't find the contract, call the credit card company or mortgage lender, and speak to someone in customer service about your loved one's account. Ask if you may obtain a copy of the contract.

Some credit card companies also pay a death benefit when a cardholder dies. Ask the company about this.

## **Automobile insurance benefit**

If your loved one died in an auto accident, you may be eligible for death benefits and/or medical payment provisions. Check your contract and call your insurance agent or the company's main office if you're not sure who your agent is.

## **Social/fraternal organization benefits**

Was your loved one a member of a fraternal order? A club or association? A union? A professional organization? These organizations may have some form of benefits due to you upon the death of your loved one. Contact the member services office to begin your inquiries and follow any instructions you're given to file a claim.



## Checking the Contents of Your Safe-Deposit Box

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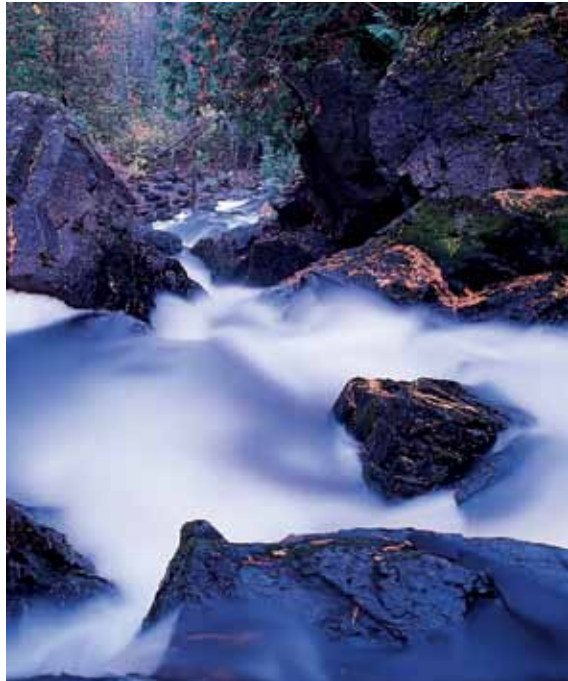
If your name was on the safe-deposit box with your loved one as a joint renter, then in most states you will continue to have access to the safe-deposit box. However, state laws and bank safe-deposit box agreements vary as to access to boxes after the death of a joint renter. On notification of the death, banks in some states may “seal” the safe-deposit box so that its contents can be evaluated for tax or other purposes. However, even when the box is “sealed,” access to the box is usually provided to search for a will or certain other documents, such as a cemetery lot deed. Items owned solely by your loved one and not jointly with you may have to remain in the safe-deposit box until beneficiaries are identified by the court.

## Canceling Credit Cards

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To guard against fraud, theft or loss, you should cancel any credit cards that were in your loved one’s name. Such requests need to be made in writing to legally ensure your rights. Call the credit card company first and receive specific instructions on how to cancel the card.

If the account was in your loved one’s name and you were an authorized user, you will have to reapply for the card and be approved on your own. If you both had liability for the account or if the account was in your name and your loved one was the authorized user, you won’t have to reapply. Instead, call the toll-free number on the back of your credit card and a customer service representative will help you handle the name change to the account.



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It is also recommended to notify each of the three credit rating agencies (Equifax, Experian and TransUnion) to allow them to update their files. This can help reduce the potential of identity theft.

## Being Aware of Unscrupulous People

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It may be hard to imagine, but there are people who may take advantage of your grief and exhaustion following the death of your loved one. In one common situation, unscrupulous operators scan the obituaries and prey on recent widows or widowers by sending an expensive Collect on Delivery (COD) to the deceased. Should you accept and pay for the delivery, you'll find the package contains an inexpensive item that your spouse never ordered. By law, you can refuse a COD delivery for your loved one.

Also, avoid high-pressure financial services advisors who may call and make you feel as if you must make immediate financial decisions—which they will be more than happy to help you with. There is no need to rush. Take your time. Financial decisions made too hastily may have long-lasting negative repercussions.

## Joining a Support Group

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There is no blueprint for grieving. We all make our different ways through grief with a combination of introspection, support, emotion, reason and faith.

Many people find it helps to receive counsel through a grief-support group (see glossary). Your church may sponsor such a group. Or your pastor or funeral director may be able to suggest a group that could help you deal with your sadness. You might also call your local hospital to see if it has an ongoing support group.

If your loved one used the services of hospice, you may be eligible to use hospice's one-on-one grief-counseling services. But even if your loved one did not use hospice, you may take advantage of hospice's grief counseling through support groups.

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To contact a local hospice about a hospice-sponsored grief-support group, call National Hospice and Palliative Care Organization at 800-658-8898, or go to the website at [nhpco.org](http://nhpco.org).

The Compassionate Friends is a national, self-help support group for families who have experienced the death of a child. The organization can be reached by calling toll-free 877-969-0010 or on the Web at [CompassionateFriends.org](http://CompassionateFriends.org).



Also, as a benefit of membership in Thrivent Financial for Lutherans, you can request a complimentary copy of the beautiful book, *A Time to Mourn, A Time to Dance*. You'll find comforting, effective ways to help you adapt to the loss of a loved one. To order, call 800-847-4836. Wait for the prompt that says, "How can I help you today?" and say, "Fraternal."