Over60FinalExpense

FREE CHECKLIST

Final expense papers checklist for retirees and their families

The papers and wishes your family will need

A policy helps only if your family can find it. Fill this in, keep it with the policy and tell one trusted person where the folder is. Review it every year.

Part 1: The policy

- [ ] Policy contract and the page that shows the benefit amount
- [ ] Insurer name and phone number for claims
- [ ] Policy number
- [ ] Beneficiary and backup beneficiary named on the form
- [ ] Bank account the premium comes from, and the draft date
- [ ] Dates of the free look period and any waiting period
- [ ] Any older policies, including ones through work or a union

Insurer

Policy number

Benefit amount

Beneficiary

Backup beneficiary

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.

Draft date each month

Part 2: Your wishes

- [ ] Burial or cremation
- [ ] Funeral home I prefer, or a prepaid contract already in place
- [ ] Cemetery, plot or place for ashes
- [ ] Religious or family traditions to follow
- [ ] Music, readings or people I would like to speak
- [ ] Obituary details I want included

Funeral home and phone

Cemetery or plot

Special wishes

> The FTC's Funeral Rule lets your family buy only the items they want and ask for prices by phone. Your written wishes make that easier on the day.

Part 3: People to call, in order

Who	Name	Phone
First person to call		
Child or relative who will handle the details		
Funeral home		
Faith leader or friend		
Insurance agent		
Lawyer or tax preparer, if any		

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Part 4: Documents your family will need

- [ ] Birth certificate and Social Security number
- [ ] Marriage certificate
- [ ] Military discharge papers, if any
- [ ] Bank and credit union accounts
- [ ] Pension and Social Security details
- [ ] Mortgage, lease and utility bills
- [ ] Passwords list kept somewhere safe
- [ ] Will, and where the original is kept

Part 5: Yearly review

Once a year, check the beneficiary, the payment account and your wishes. Write the date below.

Reviewed on

Changes made

Sources

- NAIC: Life insurance consumer guide
  content.naic.org/consumer/life-insurance.htm
- FTC: Shopping for funeral services
  consumer.ftc.gov/articles/shopping-funeral-services
- Social Security Administration: survivor benefits
  www.ssa.gov/benefits/survivors/

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