MetLife | Life Insurance

Funeral Planning Guide

What you need to know

Navigating life together

Introduction

Since a will is usually not read until after the funeral, it's not a good place to indicate your funeral preferences. It's also not a good idea to put the only copy of your Funeral Planning Guide in your safe deposit box, since your family may not have immediate access to the box following your death.

Throughout your life, you've been a source of emotional, physical and financial support for your family members and friends. With our Funeral Planning Guide, you can help support your loved ones at a time when they need it most. By documenting your funeral preferences, as well as other key information for your survivors, you can provide support posthumously — a final act of love.

Grieving family members and friends may be confronted with dozens of funeral planning decisions — all of which typically must be made quickly and under great emotional duress. What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body? What other arrangements should you plan? Whom should you notify? And, as unpleasant as it may sound, how much is it all going to cost, and where will the money come from to pay for it? Knowing and following your wishes can alleviate the decision-making stress and allow your loved ones to focus on their emotional needs and on other family matters which may arise during difficult times. Following the funeral, your financial affairs will need to be finalized, and the information you provide for your loved ones will be invaluable in completing this task.

This Funeral Planning Guide provides an easy-to-use format for documenting information your loved ones will need after your death:

- The **"My Personal Information"** section allows you to record details your family will need for official records but that, in their grief, they may not be able to recall.
- The **"My Funeral Plans"** section makes it simple to detail your wishes regarding your funeral. Should you not wish to plan your own funeral, your loved ones can use this information to do it for you.
- The **"My Important Contacts and Information"** section provides a place for you to record key information your loved ones may need following your death, such as insurance and financial information.

The Guide also provides you and/or your loved ones with information on funeral planning and on estate settlement, as well as descriptions of MetLife benefits that may be available to you or your beneficiaries, and a list of additional resources you may need.

Once you have completed the Funeral Planning Guide, it can be saved to your computer. As a backup, we recommend printing it out to keep with your other important papers. You may want to use the guide to initiate conversations with your family about other end-of-life issues, as well. In any event, be sure to let your family know where this information can be found, should they need it.*

* Note: MetLife neither captures nor stores any of the preferences or personal information you enter in the Funeral Planning Guide. MetLife is not responsible for retention or communication to any third party of the contents of your Funeral Planning Guide. MetLife suggests printing the completed guide and saving it in a secure place with your other important personal information and documentation. This Planning Guide is provided to you for informational purposes only and does not intend to cover all aspects of your specific circumstances. MetLife nor any of its affiliates, employees or representatives provide specific tax or legal advice. Please consult an attorney regarding your own personal situation.

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I. My Personal Information

A. Death Certificate Information

Your loved ones will need the following information about you in order to obtain a death certificate:

Full Legal Name:

First Name	Middle Name	Last Name	Suffix (Sr., Jr., III, etc.)

Other Names By Which You May Be Known:

First Name	Middle Name	Last Name	Suffix (Sr., Jr., III, etc.)

Social Security Number: _____

Date of Birth: _____

City & State of Birth: _____

Ethnic or Cultural Heritage: _____

Your Maiden Name: _____

Mother's Maiden Name: _____

Father's Name: _____

Marital Status: ☐ Married ☐ Never Married ☐ Widowed ☐ Divorced

Spouse / Domestic Partner Name: _____

Wedding / Registration Date & Place: _____

Your Children:

First Name	Middle Name	Last Name	Date of Birth	City & State of Birth

Were you ever in the Armed Forces? ☐ Yes ☐ No

If Yes, what Branch or Country: _____

Education:

High School		
Name	**City & State**	**Highest Grade Completed or Degree Earned**

College		
Name	**City & State**	**Highest Grade Completed or Degree Earned**

Other Personal Identification Numbers

Driver's License # / State: _____

Visa #: _____

Passport # / Issuing Country: _____

Green Card #: _____

II. My Funeral Plans

Record your final wishes below to assist your grieving family in making the final arrangements you desire. This information will provide a "road map" your loved ones can follow to memorialize your life. Knowing they are fulfilling your final requests will give them peace of mind during a very difficult time.

People I'd like personally notified of my death:

Name: _____ Phone #: _____

Name: _____ Phone #: _____

Name: _____ Phone #: _____

Name: _____ Phone #: _____

☐ I have a prepaid funeral plan:

Provider's Name	
Address	
Phone Number	
Plan # or Other Identifier	
Name of Cemetery & Plot #	
Location of Documents	

☐ I do NOT have a prepaid funeral plan. I would like my funeral to be in accordance with the preferences I've documented below:

Arrangements should be made by (select all that apply):

☐ My Spouse ☐ My Father ☐ My Mother ☐ My Children

☐ A Sibling _____

☐ Other _____

I would like my remains to be handled as follows:

☐ Ground burial in a private cemetery (specify): _____

☐ I have purchased a plot (specify plot #): _____

☐ I have not purchased a plot ☐ Interred in a national cemetery (eligible veterans, and eligible family members)

☐ Interred in a mausoleum (specify): _____

☐ I have purchased a crypt (specify #): _____

☐ I have not purchased a crypt

☐ Cremation, with cremated remains (ashes):

☐ Interred in mausoleum (niche) ☐ Interred in burial plot

☐ Scattered (specify where — check local, state and federal laws) _____

☐ Other (please explain) _____

☐ I have registered to donate my body/organs to (specify): _____

☐ They will return my remains which should be:

☐ Interred in mausoleum (niche) ☐ Interred in burial plot ☐ Cremated

☐ Other (please explain) _____

I would like a:

☐ Traditional funeral, followed by burial or cremation

☐ Direct burial or cremation, followed by a memorial service

☐ Direct burial or cremation, no memorial service

☐ Other (please explain) _____

Traditional Funeral/Memorial Service Preferences

Visitation and viewing preferences (if applicable):

☐ At the funeral home _____

☐ At place of worship _____

☐ Open casket ☐ Viewing only at the funeral home prior to ceremony ☐ No viewing/no open casket ☐ I'm not sure

☐ Other (please explain) _____

Calling hours (if applicable):

☐ Traditional hours

☐ Other (please explain) _____

☐ N/A

Personal preferences (if applicable):

Glasses to be worn ☐ Yes ☐ No

If "Yes" ☐ Glasses to remain with me

☐ Remove before interment and return to: _____

Jewelry to be worn (specify): _____

☐ Jewelry to remain with me

☐ Remove before interment and return to: _____

Specific clothing: _____

Other: _____

☐ N/A

Ceremony preferences (if applicable):

☐ No ceremony

☐ Funeral ceremony at place of worship (specify): _____

☐ Funeral ceremony at funeral home (specify): _____

☐ Graveside ceremony only

☐ Memorial ceremony at (specify): _____

☐ Other (please explain) _____

Ceremony officiant (i.e., clergy/speaker)(if applicable):

First choice: _____ Phone #: _____

Second choice: _____ Phone #: _____

Other Speakers: _____ Phone #: _____

Special affiliations for my ceremony should include:

☐ N/A

☐ MILITARY Ceremony (specify): _____

☐ LODGE Ceremony (specify): _____

☐ OTHER Ceremony (specify): _____

Some things I would like to have shared at the ceremony would be *(you may wish to attach additional pages)*:

Marker/headstone preferences (if applicable):

Type of marker/headstone desired: _____

Inscription desired: _____

Pallbearer suggestions (if applicable):

_____ _____

_____ _____

_____ _____

Music preferences (if applicable):

☐ N/A ☐ No music

☐ Pre-recorded music (specify): _____

☐ Live music

☐ Soloist (specify): _____

☐ Group (specify): _____

☐ Musician(s) (specify): _____

☐ Special songs to include (specify):

_____ _____

_____ _____

_____ _____

☐ Congregational singing (with the following songs):

_____ _____

_____ _____

_____ _____

Requested readings, poetry or religious text (if applicable):

_____ _____

_____ _____

_____ _____

Flower preferences (if applicable):

☐ N/A ☐ Casket spray ☐ Lid arrangement ☐ Standing spray ☐ Matching baskets

☐ Specialty pieces (i.e., floral hearts or religious symbols) _____

☐ Other (please explain) _____

☐ No flowers

In lieu of flowers, memorial donations to the following organizations, ministries and/or charities:

Name: _____

Address: _____

Name: _____

Address: _____

SPECIAL NOTES AND WISHES

Obituary — I'd like the following included:

Hobbies and/or personal interests:

Clubs, lodges, membership in various organizations, church affiliation and activities:

Military service:

Special recognition and/or achievements:

Other information:

Survived by *(additional pages may be added)*: name, relationship, city & state

Pre-deceased by *(additional pages may be added):* name, relationship, year of death

Is there any specific information you do not wish to be shared?

III. My Important Contacts and Information

A. Key Contacts

Personal Advisors can be invaluable in assisting your family members during the difficult time following your death. Give your family easy access to contact them by filling in the information below as accurately as possible.

Advisor	Name	Email Address	Phone Number
Executor/Administrator			
Lawyer			
Accountant			
Financial			
Insurance Agent			
Stockbroker			
Banker			
Employer			
Landlord			
Doctor (general)			
Doctor (specialist)			
Dentist			
Other			
Other			
Other			

EMPLOYER(S)

1. Current/Most Recent Employer:

Name:

Employer Address:

Telephone: Hire Date: Employee ID#:

2. Former Employers:

Name:

Employer Address:

Telephone: Hire Date: Employee ID#:

Name:

Employer Address:

Telephone: Hire Date: Employee ID#:

VOLUNTEER ORGANIZATION:

Organization Name:

Role: Member #:

Contact Information:

UNION AFFILIATION (if applicable):

Union Name:

Local: Member #:

Contact Information:

MILITARY SERVICE BRANCH (if applicable):

Rank: Serial #:

Discharge Date:

Contact Information:

B. Insurance Information

In today's busy life, it's difficult to remember the details. And even though you may have told your family about details like your medical insurance or where you've worked, chances are they don't remember. Help simplify matters for your family by providing the pertinent details they may need to submit claims or ask about survivor benefits.

HEALTH INSURANCE COMPANIES

Medical:

Type of coverage: ☐ Group ☐ Individual ☐ Medicare ☐ Medicare Supplement

Insurance Company: _____

Health Care Plan ID#: _____ Group ID #: _____

Contact Name: _____ Telephone: _____

Type of coverage: ☐ Group ☐ Individual ☐ Medicare ☐ Medicare Supplement

Insurance Company: _____

Health Care Plan ID#: _____ Group ID #: _____

Contact Name: _____ Telephone: _____

Insurance Companies			
Insurance Type	**Policy #**	**Insurance Company Name**	**Contact Information**
Life			
Life			
Life			
Annuity			
Annuity			
Accidental Death & Dismemberment			
Dental			
Disability			
Long-Term Care			
Homeowners			
Car			
Car			
Other			
Other			
Other			

C. Important Information

Your Executor/Administrator or family will need to gather a variety of documents following your death in order to settle your affairs. Recording the location of these key documents below can simplify this process and make it less stressful.

1. Location of Key Documents

Document	Location
Will	
Birth Certificate	
Citizenship Certificate	
Military Discharge	
Diplomas	
Insurance Policies	
Marriage Certificate	
Divorce Decree/Annulment	
Trust Documents	
Property Deed(s)	
Vehicle Title(s)	
Passport	
Social Security Card	
Safe Deposit Box Key	
Adoption Papers	

2. Financial Information

Your family or your Executor/Administrator will need information about your assets after your death. Simplify the process by compiling your asset information below.

a. Assets

Bank		
Account Type	**Account #**	**Bank Name**
Safe Deposit Box		
Savings		
Savings		
Checking		
Money Market		
ATM/Debit Card		
Certificate of Deposit		
Maturity Date		
Certificate of Deposit		
Maturity Date		
IRA		
Roth IRA		

Investment		
Account Type	**Account #**	**Institution Name**
Brokerage Account		
Contact Name & Phone #		
Mutual Fund Account		
Contact Name & Phone #		
IRA		
Contact Name & Phone #		

Pension(s)		
Type	**Account #**	**Sponsor Name**
Company Pension		
Plan Administrator		
Contact Name & Phone #		
Company Pension		
Plan Administrator		
Contact Name & Phone #		
Union Pension		
Union Name & Local #		
Plan Administrator		
Contact Name & Phone #		
401(k) 403(b) Plan		
Plan Administrator		
Contact Name & Phone #		
401(k)/403(b) Plan		
Plan Administrator		
Contact Name & Phone #		

Property		
Type	**Description**	**Location**
Real Estate		
Real Estate		
Real Estate		
Auto		
Auto		
Boat		
RV		
Motorcycle		
Art Work		
Jewelry		
Collections		
Other		
Other		

b. Liabilities

In addition to your assets, your Executor/Administrator or family will need information about any outstanding debts that you have. To simplify the process, compile your liability information below.

Loans		
Type	**Account #**	**Lender Name**
1st Mortgage		
2nd Mortgage		
Home Equity Line of Credit		
Reverse Mortgage		
Auto		
Auto		
Boat		
Personal		
Other		
RV		
Motorcycle		
Other		
Other		

Credit Cards			
Company Name	**Card #**	**Exp. Date**	**Phone #**

Avoid putting the only copy of your preferences in a safe deposit box, since it may not be immediately accessible. Instead, keep a copy at home, perhaps with a list of your safe deposit box contents.

IV. Funeral Planning Information

Planning a funeral means different things to different people. Some people prepay for their funeral arrangements in advance, while others may simply preplan. When a loved one passes away without making specific funeral arrangements, survivors should try to locate any written instructions that can help them navigate through the process, while fulfilling the final requests of the deceased.

A. Prepaying

Millions of Americans have contracted with funeral service providers to pre-arrange their funerals and prepay a portion or all of the expenses involved. Individual state laws regulate the pre- payment of funeral goods and services; these protections may vary widely from state to state. Some state laws require funeral homes or cemeteries to place a percentage of the prepayment in a state-regulated trust, or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery. However, some state laws offer little or no effective protection.

If you do decide to prepay, make sure you understand exactly what's included in the price. Are you buying only merchandise, like a casket, or are you purchasing the whole funeral package? Some additional questions to ask yourself if you are considering prepayment are:

- Are you protected if the company you've contracted with closes its doors, becomes insolvent or otherwise goes out of business?
- What happens to the money you've prepaid? What are your state's requirements?
- What happens if you relocate, retire to a new state or die while away from home? Some prepaid funeral plans can be transferred at an added cost.
- Can you make changes to the plan, or even cancel the contract and get a refund, if you change your mind?
- What happens to the interest income on money that is prepaid (if money is placed into a fund)?

B. Preplanning

Preplanning does not involve any contractual or monetary obligations. It simply means that you make decisions about your final arrangements during your lifetime. To help ensure that your wishes can be carried out after your death, it's important to document them, and to let your family members know where that documentation can be found.

C. The Funeral Rule

Most funeral providers are kind, caring professionals, who work hard to serve their clients' needs and best interests. In order to ensure this same treatment for everyone, there is a federal law that makes it easier for you to choose only those goods and services you want or need, and also to pay only for those you select, whether you are planning for yourself in advance or at the time of a loved one's death.

The Federal law, known as the Funeral Rule 16 CFR Part 453, is enforced by the Federal Trade Commission (FTC). It requires funeral directors to provide consumers with accurate, itemized price information and various disclosures regarding funeral goods and services. Itemized pricing must be provided to individuals in person and, if you ask, over the phone. For example, the funeral home must give you a written price list to keep that shows the goods and services the home offers. If you want to buy a casket or outer burial container, the funeral provider must show you descriptions of the available selections and the prices before actually showing you the caskets.

In addition, the FTC publication, "Shopping for Funeral Services" states that under the Funeral Rule:

- You have the right to choose the funeral goods and services you want (with some exceptions).
- The funeral provider must state prices in writing on the general price list.
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.
- A funeral provider that offers cremations must make alternative containers available.

Many funeral providers offer various "packages" of commonly selected goods and services that make up a funeral. However, when you arrange for a funeral, you have the right to buy only the individual goods and services you want, and you don't have to accept a package that includes items you do not want.

D. Types of Funerals

Funeral practices are influenced by religious and cultural traditions, costs and personal preferences. These factors help determine whether the funeral will be elaborate or simple, public or private, religious or secular, and where it will be held. The information below describes common types of services.

1. **Traditional or Full-Service Funeral**
   This is the most common type of funeral service and is generally the most expensive. It usually includes a viewing or visitation, a formal service at a funeral home or place of worship officiated by a cleric or other official, use of a hearse to transport the body to the funeral site and cemetery, and burial, entombment or cremation of the remains. There may be additional costs to be factored in, such as embalming and dressing the body, vehicles to transport the family if they don't use their own, a casket, cemetery plot or crypt, and for other funeral goods and services.

2. **Direct Burial**
   The body is buried shortly after death, usually in a simple container. No viewing or visitation is involved, so no embalming is necessary. A memorial service may be held at the graveside or later. Direct burial usually costs less than the "traditional," full-service funeral.

3. **Direct Cremation**
   The body is cremated shortly after death, without embalming. The cremated remains are placed in an urn or other container. No viewing or visitation is involved, although a memorial service may be held, with or without the cremated remains present. The remains can be kept in the home buried in a cemetery or buried/scattered in a favorite spot (check local, state and federal laws). Direct cremation usually costs less than the full-service funeral.

E. Funeral Costs

Planning a funeral can be emotionally and financially draining. Although nothing can alleviate the emotional strain, it is possible to minimize the financial drain. The costs associated with a funeral can vary widely, depending on the funeral provider, and the funeral goods and services chosen. As a consumer, it's important to request a price list so you can determine which funeral goods and services you wish to include, and resist the urge to spend more than you want, or can afford.

1. Commonly Included Costs

- **Basic services fee for the funeral director and staff** — Basic service fees include services that are common to all funerals, regardless of the specific arrangement. These include funeral planning, securing the necessary permits and copies of death certificates, preparing the notices, sheltering the remains, and coordinating the arrangements with the cemetery, crematory or other third parties.
- **Charges for other services and merchandise** — These are costs for optional goods and services such as transporting the remains, embalming and other preparation, use of the funeral home for the viewing, ceremony or memorial service, use of equipment and staff for a graveside service, use of a hearse or limousine, a casket, outer burial container or alternate container, and cremation or interment.
- **Cash advances** — Some funeral homes charge extra for goods and services bought from outside vendors on your behalf, including flowers, obituary notices, pallbearers, officiating clergy and organists and soloists. Some funeral providers add a service fee to their cost. The Funeral Rule requires those who charge an extra fee to disclose that fact in writing, although it doesn't require them to specify the amount of their markup.

2. Calculating the Actual Cost

The funeral provider must give you an itemized statement of the total cost of the funeral goods and services you have selected when you are making the arrangements. If the funeral provider doesn't know the cost of the cash advance items at the time, he or she is required to give you a written "good faith estimate." This statement also must disclose any legal, cemetery or crematory requirements that any specific funeral goods or services be purchased.

3. "Funeral Provider Cost Comparison" Form

You may want to use the below "Funeral Provider Cost Comparison" form to gather information about the costs associated with commonly used funeral goods and services in your area.

Funeral Provider Cost Comparison

Provider Name:

Item	Price	Price	Price
Non-declinable basic services fee			
Removal/transfer of remains to funeral home			
Embalming			
Other preparation of the body			
Use of facilities/staff for viewing			
Use of facilities/staff for funeral ceremony			
Use of a hearse			
Basic memorial printed package			
Casket			
Vault			
Total Cost			

Traditionally, caskets have been sold only by funeral homes. However, they are now available for purchase at several famous wholesale and outlet stores. The Funeral Rule requires funeral homes to agree to use a casket you bought elsewhere, and doesn't allow them to charge you a fee for using it.

If you or a family member have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumer's Alliance may be able to advise you on how best to resolve your issue. You can also contact your state or local consumer protection agencies listed in your telephone book, or the Funeral Service Consumer Assistance Program. You can file a complaint with the FTC by contacting the Consumer Response Center by phone, toll-free, at 1-877-FTC-HELP (382-4357).

F. Paying for the Funeral

Most funeral providers do not offer a deferred payment plan for funeral expenses, because trying to collect at a later date may be difficult, time consuming and costly. Unless it has been pre-paid, payment must typically be made when services are rendered. Cash, credit cards, life insurance proceeds and loans are the most commonly used methods of payment.

Life Insurance

Many people purchase life insurance coverage to help provide financial security for their loved ones when they die, and to cover final expenses. When life insurance proceeds are used to pay funeral costs, the Beneficiary can "assign" a portion of the insurance proceeds to the funeral provider. Paperwork is typically handled by the funeral provider, who will have the Beneficiary sign an "Assignment" form authorizing the insurance company to pay the funeral provider a specific amount of the insurance proceeds (equal to the funeral costs) before paying the Beneficiary.

G. Funeral Terms and Tips

Caskets

For a *"traditional," full-service funeral:*

A casket often is the single most expensive item you'll buy if you plan a full-service funeral. Caskets vary widely in style and price, and are sold primarily for their visual appeal.

Cemeteries — Private

When you are purchasing a cemetery plot, consider the location of the cemetery. Other important points you may want to consider include the type of monuments or memorials the site allows, and whether flowers or other remembrances may be placed on graves.

Cost is another consideration. Cemetery plots can be expensive, especially in metropolitan areas, and there may be charges for opening and closing the grave. Most, but not all, cemeteries require you to purchase a grave liner, which will cost several hundred dollars.

Cemeteries — Veterans

Burial benefits for veterans include a gravesite in a national cemetery, opening and closing the grave, perpetual care, a headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Cremated remains are buried or interred in national cemeteries in the same manner and with the same honors as casketed remains. This eligibility also extends to some civilians who have provided military-related service, and some Public Health Service personnel.

Burial benefits may also be available for eligible spouses and dependents of veterans, even if they predecease the veteran. For more information, visit the Department of Veterans Affairs' Web site at www.cem.va.gov. To reach the regional Veterans office in your area, call 1-800-827-1000.

Cremation
Many families who opt to have their loved ones cremated rent a casket from the funeral home for the visitation and funeral, eliminating the cost of buying a casket. If you opt for visitation and cremation, ask about the rental option. For those who choose a direct cremation, without a viewing or other ceremony where the body is present, the funeral provider must offer an inexpensive unfinished wood box or alternative container, a non-metal enclosure — pressboard, cardboard or canvas — that is cremated with the body.

Death Certificate
This is a legal document issued by a government official of the jurisdiction in which the death occurred, and typically includes the location, date and cause of death, as well as the deceased's identifying information (name, SSN, parents' names, marital status, etc.). It is required to finalize almost every aspect of a loved one's affairs, both now and in the future. In fact, in some states, the body can't be moved without it. Later, it will be needed to start the probate process and to file any life insurance claims. It may be advisable to obtain more than one certified copy of the death certificate (a fee is charged for each copy requested) since only a certified copy may be acceptable for many purposes. Most funeral directors will obtain the certificate(s) for the family as part of their services.

Embalming
Many funeral homes require embalming if a viewing or visitation is planned, although embalming is generally not necessary or legally required if the body is buried or cremated shortly after death. Eliminating this service can save you hundreds of dollars.

If you do not have a will, review your MetLife Supplemental Group Life Insurance benefits carefully. Your coverage may include Estate Planning Services[1,2], have access to create and execute key estate planning documents online by answering a few simple questions, or unlimited face-to-face access with a MetLife Legal Plans' attorney to prepare or update a will, living will, Power of Attorney and other estate documents. If you do not have MetLife's Supplemental Group Life Insurance, you can download and prepare a will through www.willscenter.com[4]

Review your MetLife Supplemental Group Life Insurance benefits to see if your coverage includes MetLife's Face-to-Face Estate Resolution Services[1] benefit that can help your Executor/Administrator and beneficiary navigate through the probate process to settle your estate.[3]

V. Settling the Estate

After the death of a loved one, family members are often faced with the important task of finalizing the financial affairs of the deceased. At a time when people may be least prepared to deal with practical matters, the countless details, arrangements and planning can sometimes seem insurmountable and confusing. Depending on the size and type of estate, this can be a complex and expensive process.

The Executor of the estate is typically named in the will. An Executor has specific legal responsibilities, including probating and settling the deceased's estate. These duties typically include collecting assets, settling debts, paying taxes and distributing the remainder to the heirs in accordance with the will.

If there is no will, and there are probate assets, the Probate Court will generally appoint an Administrator to handle the duties of collecting assets, settling debts and paying taxes. The remainder of the estate is typically distributed in accordance with the state's intestate rules.

If you are the Executor or Administrator of an estate, and feel overwhelmed by the task, it is probably wise to consult a lawyer if you can afford it, or at least find a comprehensive reference book about your duties. Careful attention to financial matters can help a family deal with the future, and can help ensure that they receive all benefits to which they are entitled.

Some important suggestions:

- **Contact the Social Security Administration** (800-772-1213) regarding any benefits that the deceased may have been receiving, and any benefits for which loved ones may be eligible.
- **If the deceased was receiving any pension benefits, contact the plan administrator(s).**
  In some instances, the surviving spouse may be eligible to continue receiving all or part of the pension, either indefinitely or for a given period of time.
- **Notify any insurance company with whom the deceased was insured.** Ask for claim forms and instructions on how to file for life insurance proceeds. To help facilitate this process, an insurance company is likely to need the following information: a statement of claim, with the full name and address of the beneficiary or the person making the claim; a certified death certificate showing the date, place and cause of death; and the actual policy or certificate, if available. Many insurance companies will pay insurance proceeds into an interest-bearing account, giving the beneficiary time to make well thought-out decisions regarding the use of the money.
- **Notify the deceased's employer (or former employer).** If the deceased was employed at time of death, there may be a final paycheck due. The employer can also provide information on any deferred compensation plans that apply to the deceased. Whether the deceased was currently employed, retired or on disability, you or other family members may be entitled to benefits.
- **Contact the administrator(s) of any IRA , 401(k) and/or 403(b) plans in which the deceased participated**. These types of plans typically include a beneficiary designation to facilitate payment.
- **If the deceased was a Union member, contact the Union representative.** Check on any Union benefits to which the deceased was entitled, as well as any benefits that may be available to the surviving spouse or minor children.
- **If the deceased served in the uniformed services, notify the Department of Veterans Affairs.** A burial allowance may be available, subject to certain qualifications, and his or her spouse and minor children may be eligible for certain benefits. For more information, visit the Department of Veterans Affairs' Web site at www.cem.va.gov. To reach the regional Veterans office in your area, call 1-800-827-1000.
- **Submit outstanding medical claims to the proper insurer.**
- **Notify financial institutions with whom the deceased had accounts.**
- **Notify creditors.**
- **Determine what taxes are due, and file tax returns.**

VI. MetLife Benefits for You and Your Beneficiary(ies)

A. How do you know if you have enough life insurance to meet yourfamily's needs?

If you currently have life insurance coverage, it's a good idea to review the policy/ certificate every few years to make sure it still meets your needs. Check to make sure all beneficiaries and other information are current. Do any of the statements below pertain to you? If so, it might be time to review your insurance options.

If you ...

- Were recently married or divorced
- Have a child or grandchild who was recently born or adopted
- Provide care or financial help to a child or parent
- Want to help ensure that financial resources are available to provide assistance or long term care for a loved one
- Purchased a new home recently
- Have children or grandchildren who are about to enter college
- Refinanced your home mortgage in the past six months
- Received an inheritance
- Retired or your spouse has retired
- Have started a business

How Much Life Insurance Do I Need?

If you are the family's sole breadwinner, or part of a dual-income household, an adequate level of life insurance should be part of your financial plan. While no amount of money can take your place, the right amount of life insurance can go a long way in helping your family to replace lost income and maintain their standard of living. Life insurance coverage can help to defray the loss of income and help your family maintain the household.

Find out how much life insurance you may need by using the MetLife Life Insurance Calculator located at: *www.metlifeiseasier.net*

If you only have Basic life insurance, chances are good that your current coverage has not kept pace with your family's changing needs. MetLife's Supplemental Life program may be able to help fill that gap.

MetLife Provides More Than Just a Death Benefit

MetLife makes it easy to get the most out of your benefits with MetLife Advantages℠, a comprehensive suite of services that may be available with your Group Life Insurance.

Services Available with Supplemental Life Plans

B. Estate Planning Services[1, 2]

Employees who are covered under a MetLife Supplemental Life Insurance Plan with Estate Planning Services can have unlimited access to create and execute key estate planning documents online by answering a few simple questions, or unlimited face-to-face access with a MetLife Legal Plans' attorney to prepare or update a will, living will, Power of Attorney and other estate documents. A will not only allow you to control how your assets will be distributed, but also allows you to appoint a guardian if you have any minor children at your death.

Information on how to access these benefits is sent to insured employees following the effective date of their Supplemental Life coverage.

C. Estate Resolution Services℠ (ERS)[3]

For those unfamiliar with the Probate Court system, settling an estate can be a daunting task, but MetLife's Estate Resolution Services℠ can make that task less of a burden. MetLife Supplemental Life Insurance Plans with ERS offer the services of a MetLife Legal Plans participating attorney at no cost. ERS provides the insured employees' Executor/ Administrator and Beneficiaries with the personal support of a MetLife Legal Plans attorney, in person or via tele-phone. The participating plan attorney's fees are covered for the Executor or Administrator of the insured's estate for the following probate services:

- Telephone and office consultations to discuss matters related to probating the estate;
- Preparation of documents and representation at court proceedings needed to transfer the probate assets from the insured's estate to heirs;
- The completion of correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house and;
- Associated tax filings.

Services Available with Basic Life Plans

D. WillsCenter.com[4]

If you are not covered under a MetLife Supplemental Life Insurance Plan through your employer, or if you want to take things at your own pace, you can visit WillsCenter.com, an online document preparation service that can help you or your spouse/domestic partner prepare a will, living will, power of attorney and HIPAA authorization form. The site is available 24 hours a day, 7 days a week and requires a simple one-time registration.

Services Available with Basic or Supplemental Life Plans

E. Beneficiary Grief Counseling[5]

MetLife's grief counseling service provided at no extra charge on MetLife's Group Basic and Supplemental Life Insurance, beneficiaries with counseling from a network of licensed counselors to help them cope with grief following the death of a loved one. The service provides up to five confidential counseling sessions per event — either face-to-faceor by telephone.

F. MetLife Delivering The Promise® (DTP)[6]

During a time of loss, MetLife has arranged for third party financial professionals to provide the beneficiaries of your employees dedicated support, upon request of a beneficiary or family member. They thoroughly understand the circumstances of beneficiaries and their families and have the special skills needed to work with them. Delivering the Promise Specialists are ready to provide assistance with:

- Completing and filing life insurance claims — including those from other companies
- Contacting Social Security or Veterans Administration, or other government agencies about benefits
- Locating local grief counseling and support resources

G. Total Control Account® (TCA)[7]

In most states, the Total Control Account is the standard method used to pay death claims. Insurance proceeds are paid to the beneficiary via the TCA, which is an interest bearing account with draft writing privileges that provides full access to the insurance proceeds.

Bereavement can be a difficult, emotional and stressful time, and beneficiaries often feel overwhelmed by pressing decisions related to the loss of their loved ones. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check, and enable them to have the flexibility to access funds as needed, while earning a guaranteed minimum interest rate on the proceeds, as they assess their financial situation.

VII. The MetLife Death Claim Process

MetLife realizes beneficiaries are going through a difficult, emotional and potentially confusing time. To assist the beneficiaries, of our Group Life customers MetLife has created a website to file a Death Claim as an alternate option to the traditional paper process and a settlement option called the Total Control Account (TCA).

When the death is reported to the employer by a family member, attorney, funeral home or other source, the employer checks the employee's records to ascertain whether a Group Life benefit may be payable. The Employer or third party that maintains the insured's enrollment and beneficiary designation forms will report to MetLife if it is determined that a benefit may be payable. The employer will begin the process by completing the information on the Employer's Statement, and will send the Claimant's Statement to the latest designated beneficiary that is listed in their records.

The Employer Statement submitter will request that the beneficiary complete the Claimant's Statement, and return it along with a certified death certificate. When the submitter receives the completed Claimant's Statement and certified death certificate from the beneficiary, they review the documentation to make sure that it all is in order. This documentation is then forwarded to the MetLife Group Life unit along with the completed Employer's Statement, enrollment and latest beneficiary designation form.

If the amount of proceeds payable to the beneficiary is $5,000 or more, a Total Control Account will usually be established in the beneficiary's name once the claim is approved. The beneficiary will receive a personalized "draft book" and a kit that includes a Customer Agreement that provides additional information regarding the Total Control Account. By using one of the personalized drafts, the beneficiary can draw a draft on their Total Control Account for the entire amount at any time. Information regarding the other settlement options available will also be provided.

While a beneficiary's death claim proceeds are in a Total Control Account, the proceeds are guaranteed by MetLife. The beneficiary can access all or part of the insurance proceeds at any time, simply by writing a draft (minimum $250). There is no charge for additional drafts, there are no transaction or monthly fees, and no penalties for withdrawing all or part of the funds in the TCA. All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company, which has been delivering on its promises since 1868.

We hope that the Total Control Account will help beneficiaries rest a little easier knowing that their money is guaranteed, earning interest at rates that are set with reference to objective, third-party indices of money market rates, and accessible when needed, giving them time to make financial decisions that are right for them.

VIII. Additional Resources

(1) **American Association of Retired Persons (AARP),**
www.aarp.org

(2) **Planning a funeral? Know your rights,**
https://www.consumer.ftc.gov/blog/planning-funeral-know-your-rights

(3) **Internal Revenue Service,**
www.irs.gov

(4) **National Center for Health Statistics,**
www.cdc.gov/nchs,
1-800-232-4636

(5) **Social Security Administration,**
www.ssa.gov,
1-800-772-1213

(6) **U.S. Department of Veterans Affairs,**
www.va.gov,
1-800-827-1000

(7) Beneficiary Assistance,
www.metlife.com/insurance/life-insurance/beneficiary-assistance/

1. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.
2. Digital Estate Planning is not available for customers sitused in FL or located in GU, PR and VI. It is not included with dependent life coverages or certain GUL/GVUL policies. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.
3. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
4. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
5. Beneficiary Grief Counseling services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
6. MetLife administers the Delivering the Promise program, and has specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
7. The Total Control Account (TCA) is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

metlife.com

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group life insurance policies, MetLife group policies contain certain exclusions, reductions, limitations and terms for keeping them in force. Please contact us at 1-800-GET-MET8 for costs and complete details.

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