

Biographical Record Guide

The Importance of Planning

It is human to put things off. But proper planning for the event of one's death can spare a family many traumatic decisions and financial burdens.

Prearrangement of Funerals

The desires and wishes for one's funeral, burial, and expenses can be specified to eliminate confusion, differences of opinion, and difficult decisions on the part of family members. Prearranging a funeral may seem a difficult task, but there can be peace of mind for an individual who knows that his or her wishes will be followed. Consult the Funeral Director of your choice for more information and guidance in funeral prearrangements.

Estate Taxes

Your estate, when evaluated for Federal estate taxes, will probably be much larger than you think. Generally included in your taxable estate are life insurance, real estate, stocks and bonds, personal checking and saving accounts, market value of business interests, household furniture, collections, autos and other tangible property. Be certain to consult an attorney periodically about current federal and state inheritance tax laws.

Other property may be included in your taxable estate such as gifts of property made by you or to you, property in trusts created by you and property in trusts for you.

Your estate will pay less taxes-and your survivors will receive more of your hard-earned estate-if you PLAN.

Wills

Estate taxes can be reduced significantly if the decedent has prepared a well-conceived will through an attorney. Also, your property and the savings of a lifetime can be given to the people you select and you can provide for the preservation of family heirlooms and for the continuation of a business

Life Insurance

If your family is to receive the full benefit from your life insurance program, insurance coverage should be regularly updated and coordinated with your plans for distributing property and other assets. Life insurance provides an estate with a ready source of cash required for the payment of estate taxes-and can eliminate the need to sell assets for payment of taxes.

Protect Important Papers

All important legal documents should be kept in a safety deposit box. Such documents would include a copy of your will (with the original kept with your attorney), auto titles, marriage papers, divorce papers, other government recorded documents and bank account documents. An inventory list should be stored at home, with a duplicate in the deposit box and with your attorney.

BIOGRAPHICAL RECORD

Date: _____ **Phone:** _____

Name Known By: _____

Full given name: _____

Residence: Street & Number: _____

City: _____

Formerly of: _____

County: _____ **State:** _____ **Inside City Limits:** _____ **Sex:** _____

Birth: Date: _____ **Race:** _____

City of Birth: _____ **State of Birth:** _____

Father's Name: _____

Mother's Full Maiden Name: _____

Education: Elementary (Years): _____ Secondary (Years): _____

Marital Status: M _____ D _____ S _____ W _____

To	Date	Place	Death Date

Savings Bonds

Savings bonds held in the sole name of the decedent must generally be probated. Bonds may be transferred to a named survivor, subject to estate taxes. Consult a tax advisor, banker, or an attorney.

Stocks and Bonds

Promptly contact issuing brokers. Stocks and bonds held solely in the decedent's name must generally be probated; those owned jointly can be transferred to the surviving owner. Contact an attorney for consultation regarding tax problems.

Retirement Accounts

Consult employers or attorney regarding the status of retirement plans and survivor benefits.

If the decedent was paying into an Individual Retirement Account (IRA)-if self-employed or without an employer's pension plan-the amount in the account will go to the beneficiaries. Consult the agent for the IRA (Insurance agent, broker, or bank) or an attorney.

Veteran's Benefits

Anyone who was a member of the military at the time of death, or honorably discharged from the military, is subject to a number of benefits, which should be investigated.

1. Pension to the widow and minor children
2. Partial reimbursement of funeral expenses.
3. Burial in national cemetery.
4. Burial flag and grave marker.
5. Contact local office of Veteran's Administration for any additional benefits.

Documentation required for benefits:

1. Copy of death certificate
2. Veteran's discharge papers.
3. Itemized funeral bill receipt.
4. Marriage certificate.
5. Birth certificates of minor children.

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The survivor's information contained on the preceding three pages is provided to make you, the survivor, aware of the various contingencies that could arise when a death occurs. We believe it will help you to proceed with complete confidence and assurance.

- Very rare, but if no widow or children, benefits may be payable to surviving, dependent parent, if parent is receiving over 50% support from the decedent.
- If a widow/widower, 60-64, is receiving disability benefits based on his/her own earnings, it may be possible to obtain benefits based on his/her deceased spouse's earnings.
- Medicare.
- Call (800) 772-1213 nationwide for help with questions about social security.

Insurance

Contact the agents of all insuring companies as soon as possible. Agents will supply the necessary claim forms.

Bank Accounts

Consult an attorney or your bank to answer any specific questions. A bank account solely in the decedent's name may require probate action or consent to transfer from a government agency. Some banks may permit a release from smaller accounts for the payment of funeral expenses. Consult an attorney concerning the legalities of a survivor withdrawing from a joint account.

Real Estate

Real estate jointly held by a husband and wife is transferred to the surviving spouse. The services of an attorney-as in all real estate matters-are advisable.

Property, which is solely in the decedent's name, or owned jointly by the decedent and a party other than a surviving spouse, may require probate action whether or not a will exists.

Automobile

Any title, automotive vehicle, such as a car, truck, or recreational vehicle, becomes a part of the estate when the decedent is the sole owner.

For information regarding the transfer of title, contact the local license bureau or an attorney.

Safety Deposit Box

When a death occurs, a safety deposit box provides the tight security the name implies. Regardless of whether a safety deposit box is held in the decedent's name, or jointly, the box may be sealed until an official takes inventory of the contents. Consult the bank and an attorney regarding legal procedures.

Occupation: _____

Social Security No.: _____

Kind of Business: _____

Employer: _____

Position Held: _____

Years With Company: _____

Retired since:

Church, Lodge, and Club Associations:

Church Membership: _____

Lodges and Clubs/Offices Held:

Military Information:

Entered Service: _____ Date: _____

Separated Fm Service: _____ Date: _____

Grade/Rank: _____

Branch of Service: _____

Organization Served With: _____

Service No.:

SERVICE INSTRUCTIONS & INFORMATION

Place of Service: _____

Church: _____

Funeral Home: _____

Graveside: _____ Cemetery Chapel: _____

Other: _____

Clergyman (1): _____

Or (2): _____

Organist: _____

Vocalist: _____

Special Music or Hymns:

Favorite Bible Passages, Quotations, Poetry, etc.:

Casket Bearers (If Available):

Flower Requests:

Memorial Donations:

Cemetery: _____

Location, City: _____

Contact: _____

Grave Description, Section: _____

Lot No.: _____ Space: _____

Marker Installed? _____

Purchased From: _____

List any Special Clothing to Be Used and Who to Contact:

List any Jewelry to Be Worn, and if to be removed who to return to:

Hairdresser: _____

Special Instructions:

Participation Organizations (Fraternal/Military Rites):

Authorizations:
I, _____, have given the preceding information to be filed in the Funeral Home in order to avoid placing all responsibility on family and loved ones at the time of my death.

Funeral Home: _____