

Refresh Your Heart through God's Word

Our Lord Jesus Christ encouraged His disciples with the following words:

"Do not let your hearts be troubled. Trust in God; trust also in me. In my Father's house are many rooms; if it were not so, I would have told you. I am going there to prepare a place for you." – John 14:1-2 (NIV)

God's Word brings peace and perspective. Here are a few more Bible verses you may find comforting:

Psalm 145: 18-19, 2 Corinthians 5: 1,

Revelation 7: 17 and 21: 4,

John 11: 25-26 and Luke 1: 78-79.



Do You Desire Further Information?

- I would like to speak or pray with a counselor from Open Doors.
- I would like to speak with a professional financial advisor.
- I need a referral to an attorney.

(Please Print)

Name _____

Street _____

City _____

State / Zip _____

Home Phone _____

E-mail _____

Date of Birth ____ / ____ / ____

(Please complete and return.

All inquiries are treated with complete confidence.)



OpenDoors®

Serving persecuted **Christians** worldwide

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Wise Strategies for When You Lose a Loved One

In times of bereavement be sure that you are not alone.



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Seek Wise Counsel

The experience of losing a loved one is among the hardest things we face. You don't have to experience it alone. Enlist the help of qualified financial and legal advisors for sound advice. The days ahead will be filled with decisions that can dramatically determine your financial well-being for years to come. Don't go it alone. Rely on those you know you can trust, and together you will be able to navigate through the decisions and opportunities facing you.

If you feel alone and need prayer or someone to talk to, please call us at (800) 659-5965 x 321.



Will or Trust

Determine if there is a will or trust, locate the documents and notify the executor as well as your attorney. The executor will be in charge of carrying out all financial decisions. If there is no will, the respective intestate succession rules may apply.

Death Certificate

Many of the actions you will need to take will require a copy of the Death Certificate. It is always a good idea to order several certified copies. Ordering certified copies at a later date is often much more complicated and expensive. Your funeral planning personnel can assist you in ordering the copies you will need to accomplish the various financial tasks of the next few months.

Protecting Against Identity Theft

Identity thieves often take advantage of families during times of loss. To prevent this, have all of the decedent's mail forwarded to a member of the family or an official family representative. Any person, except the remaining spouse, will need special documentation when applying to the Post

Office for a change of address. This may include a Certificate of Death, or other official documents from your Living Trust. If you are unable to have the mail forwarded immediately, simply request that the mail be held at the local Post Office temporarily.

Social Security

Contact your local Social Security office and report your loved one's passing. Have the decedent's Social Security number ready when you call. You may be required to send a certified copy of the Death Certificate. If you are the surviving spouse, you and your minor children may qualify for additional benefits. If your loved one was receiving Social Security payments, these should be canceled immediately so that there are no overpayments.

Bank Accounts

Visit the decedent's bank as soon as possible and inquire into the status of all accounts. If any account was held jointly, these funds may be payable to you. You may need these resources to pay funeral expenses, burial costs and remaining illness expenses. You will need a certified copy of the Death Certificate along with your own valid identification in order to access any funds available. Be aware that banks may place holds on accounts to avoid the possibility of fraud. The assistance of an attorney may be required in such cases.

Credit Cards

To prevent credit card fraud, cancel the decedent's credit cards immediately. Request that all interest stop accruing as of the time of death. You may need to provide a certified copy of the Death Certificate. Additionally, you may need to provide an official "Notice of Administration" to each creditor as the law requires.

Credit card companies often request information on the decedent's estate that is not yet available to you, but don't let this stop you from canceling the accounts. Also, remember that some credit cards have additional users. Make sure that anyone continuing to use these accounts is held responsible to pay the appropriate charges.

Employer Sponsored Benefits

You may be entitled to death benefits through the employer's health and insurance programs. Call and set up an appointment with the Human Resources Director or Plan Administrator, to see if you qualify for benefits. If the decedent participated in stock or deferred compensation plans, seek the advice of your legal advisor before requesting any payout of benefits.

Retirement Accounts, Annuities and other Assets

Check to see if there are monies due to beneficiaries from an annuity, trust or retirement account. Also double check on other assets like stocks and bonds.

You will need to send certified copies of the Death Certificate to each administrator or organization and complete their documentation. Gather documentation relating to each account including the account number and the decedent's Social Security number. It is very important to consult your financial advisor before making any decisions regarding the payment of funds or benefits from retirement accounts. Hasty and inappropriate action may result in costly tax consequences.

Life Insurance

If the decedent had life insurance, there may be cash available to you as a beneficiary. Before contacting the insurance company, be sure you have the policies in hand, along with any other documentation regarding the payment of benefits. You will also need a certified copy of the Death Certificate. When you call, simply notify the insurance company of your loved one's death, and inquire into the procedure for obtaining the payout of the insurance benefit. This process may take several weeks.

Payments Due

Check to see if any bills need to be paid. These could include mortgages, vehicle payments, utilities, cell phone or subscriptions. Also, before closing an account, check if there are any automatic or recurring bill payments in place so that bills are not left unpaid.