

# what now?

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**A survivor's guide after the death of  
a loved one.**



CREATED EXCLUSIVELY FOR CHICAGO JEWISH FUNERALS®

*“I know and understand the death of a loved one is a difficult time.*

*One has to navigate the overwhelming emotions of grief. And at the same time, one has to make important decisions that go beyond the funeral arrangements.*

*This booklet is intended to provide the surviving family member(s) with a simple overview of the many considerations that may need to be addressed at this time.*

*I hope this booklet provides both information and support.”*

*–David I. Jacobson  
Founder  
Chicago Jewish Funerals*

For every  
family,  
there comes  
a time when they

endure a loss. Arrangements must  
be made. Emotions run high.

Decisions can feel overwhelming.

During this difficult time, we are  
there for you every step of the way.



## Estate checklist

This information is not intended to replace the advice from an attorney or licensed estate planner.

### Handling the Estate

After you have completed the funeral arrangements for your loved one, you will eventually address the financial matters associated with the estate: all of the deceased's assets (real and personal property) and the estate's liabilities (the money the deceased individual is obliged to pay).

### Getting started:

- Have mail forwarded to appropriate address

### Gather the necessary documents of the deceased:

- Social Security number
- The will
- Death certificate
- Marriage certificate(s)
- Divorce decrees(s)
- Military discharge papers (DD-214)
- Bank statements, checkbooks, similar documents
- Safe-deposit agreements and keys
- Trusts or trusts
- Insurance policies
- Pension-retirement benefits
- Previous year's tax return
- Titles to motor vehicles
- Leases
- Any documentation of business ownership or business interests
- Health insurance (make claims for the final illness)
- Unpaid bills

### Additional considerations:

- Someone to say Kaddish (if necessary)
- Order a memorial plaque at place of worship
- Contact Chicago Jewish Funerals to order the monument
- Plan the dedication ceremony

After locating the documents, it is helpful to obtain phone numbers and the contact person for each resource.



## Veteran Burial and Memorial Benefits

### Eligibility

Veterans discharged from active duty under conditions other than dishonorable and service members who die while on active duty, as well as spouses and dependent children of veterans and active duty service members, may be eligible for VA burial and memorial benefits. The veteran does not have to pre-decease a spouse or dependent child for them to be eligible. For the reserves or National Guard, eligibility is not established by active duty for training.

### VA headstones and markers

VA provides inscribed headstones and markers for veterans' graves. The headstone or marker will be delivered at no cost, anywhere in the world.

*Inscription:* Headstones and markers must be inscribed with the name of the deceased, branch of service and year of birth and death. They also may be inscribed with other markings, including a Star of David, space permitting.

To order a headstone for a private cemetery, the family must complete VA form 40-1330,\* along with a copy of the veteran's military discharge document and a death certificate must be mailed to Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Rd., Quantico, VA 22134-3903 or fax documents to 1-800-455-7143.

The family may be required to pay the cemetery for the installation and foundation cost for the headstone or marker. Give copies of your paperwork for the headstone, along with payment, to your cemetery. Chicago Jewish Funerals can help you determine the foundation charges from the cemetery you select.

\*Chicago Jewish Funerals will obtain the form for you or also available through <http://www.va.gov/va/pdf/VA40-1330.pdf>.



## Social Security Benefits

Chicago Jewish Funerals will notify Social Security that a death has occurred by filling out a SSA-721 and faxing it to the Social Security Administration office.

When a person who has worked and paid Social Security taxes dies, certain members of the family may be eligible for survivors benefits. Up to ten years of work is needed to be eligible for benefits, depending on the person's age at the time of death.

When a fully or currently insured worker dies, one \$255.00 lump sum death benefit may be paid, but only under the following circumstances:

1. To a worker's widow/widower who was living with the worker at the time of death.
2. To a worker's widow/widower who was not living with the worker but was eligible on the worker's earning record.
3. To an eligible surviving child, under the age of 18 years.
4. To a handicapped child.

If any of these four apply, it is necessary to contact the Social Security Administration office serving your area. If you do not know where a local office is, call 800-772-1213 and they will assist you or contact [www.ssa.gov](http://www.ssa.gov). Documents that may be needed for the Social Security office are a death certificate, marriage certificate and/or divorce papers, but confirm with your local office.

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any following months. For example, if the person dies in July, you must return the benefit, if paid, for August. If benefits were paid by direct deposit, contact the bank or other financial institution. Request that any funds received for the month of death or later be returned to Social Security. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later.

Typically, if a married couple are both receiving Social Security monthly payments and one of them dies, the surviving spouse would then receive one monthly payment, the higher of the two previous amounts.

If your divorced spouse dies, you can receive benefits as a widow/widower if the marriage lasted 10 years or longer and you are age 60 or older.

Please contact your Social Security Administration office for further clarification or any questions.

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