

The Road to Wellness

A Guide for Beneficiaries



Getting organized checklist

During the first months, you may find it challenging to make decisions. If so, perhaps you can reach out to friends or family to help you accomplish these suggested tasks.

First month

- Collect important documents, such as a will, trust, and insurance policies.
- Obtain a supply of certified death certificates from the funeral home, or the state or county records office where the death occurred for legal and financial transactions.
- Contact the deceased's employer or source of income, such as pension or disability benefits, for unpaid benefits.
- Start the claim process for all employee benefits and individual life insurance.
- Ensure regular payments on loans, mortgages, property taxes, and bills.
- Bring the deceased's will to an attorney or local courthouse for review. If there is no will, contact the deceased's attorney or local probate court for instructions.
- Notify Social Security, Medicare, Veterans Administration, and other agencies.
- Speak with financial institutions about closing or maintaining credit and investment accounts.

- Obtain Letters Testamentary to act on behalf of the deceased's estate.
- Prepare federal and state income tax returns for the estate. You may want to contact an accountant or tax attorney for help.

In 2 to 3 months

- Create an inventory of income, assets, liabilities, and outstanding debts.
- Change ownership of assets such as homes, vehicles, and related insurance policies.
- Cancel the deceased's driver's license.
- Notify the election board.

In 3 to 6 months

- Plan for the future so that the death benefit you receive, if any, helps you meet your financial goals and objectives.
- Update existing accounts for which the deceased is listed as beneficiary.
- Identify new beneficiaries for recently acquired accounts.
- Obtain access to any safe deposit boxes.



Important financial contact information

Notify the Social Security Administration (SSA)

Call **800-772-1213**, and follow the prompts. Or visit a local Social Security office. A family member/beneficiary can also ask a funeral director to complete the Statement of Death by a Funeral Director (SSA-721) and send it to the SSA.

Apply for survivor benefits.

To find out if you're eligible for benefits, call **800-772-1213** or visit a local Social Security office.

Notify financial institutions and credit reporting agencies: Experian, Equifax, and TransUnion.

Customize our cover letters at www.prudential.com/beneficiaries/wellnessjournal/ and mail them to financial institutions and agencies. Just click on the "Services After the Claim" section and access the links to the letters. Don't forget to include a copy of the death certificate with each letter.

Keep track of important phone numbers

Employer: _____

Prudential: 800-524-0542

Mortgage company/Landlord: _____

Bank: _____

Attorney: _____

Financial advisor: _____

Notes: _____

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