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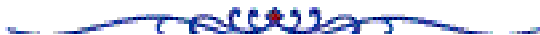


The end of your life is something you probably don't want to dwell on, but thinking about what will happen to your loved ones, your assets, and your personal possessions is important. Making sure you've done all you can to make their lives easier will give you peace of mind.

The University of California Human Resources and Benefits department created this advisory booklet to help you and your family prepare for your death and to assist your survivors in taking appropriate action following your death.

This booklet is based on a brochure by Richard W. Gable, Professor Emeritus, UC Davis, which was originally prepared for the UC Davis Emeriti Association.

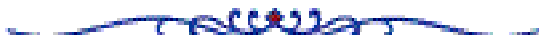
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## WHAT YOU SHOULD DO NOW

- ◆ **If you don't have a will, prepare one.**  
Consider a revocable living trust. To prepare either one or both, consult an attorney or other person qualified to help you. Also, many books are available to help you.
- ◆ **Consider a living will.** A living will is not a part of your will. It is a separate document that lets your family members know what type of care you do or do not want to receive should you become terminally ill or permanently unconscious. It becomes effective only when you cannot express your wishes yourself.
- ◆ **Decide now and record in a known location:**
  - the kind of funeral or memorial service(s) you want, if any.
  - persons to be notified upon your death, including addresses and telephone numbers.
  - disposition of family and professional papers, records, library, etc.
- ◆ **Be sure your beneficiary designations are up to date.** Record specifically who is to receive what, and—in the case of minors—when they are to receive them.

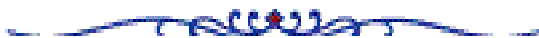




- ◆ **Consider preparing a durable power of attorney** for financial affairs as well as one for health.
- ◆ **Consider an anatomical gift to science and medicine.** If interested, contact a nearby UC Medical Center or other hospital.
- ◆ **Organize your personal and financial records and prepare a written summary.** Keep the information in a safe place and be sure the appropriate people know where it is. From time to time, review your personal summary with your spouse, the executor of your trust (if you have one), and your family, so that, among all concerned, there is a working knowledge of your current sources of income, your debts and assets, and the survivor benefits that may be available following your death.



The following pages offer a proposed outline for your personal summary.





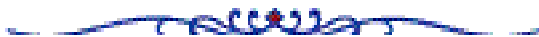
*Proposed outline for recording your personal and financial information*

## PERSONAL INFORMATION

- ◆ List **name, date of birth, address, and telephone number** for yourself and your immediate family, including parents and in-laws, living or not. (For those deceased, include date and place of death.)
- ◆ Include **Social Security number** for each living family member.
- ◆ Include **Veterans Administration C-number** for any military veterans.

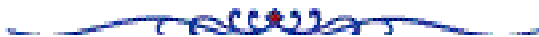
## LOCATION OF IMPORTANT ITEMS

- ◆ **Wills and trust document**
- ◆ **Living will**
- ◆ **Trust and trustee information** – list name(s) of trustee(s) and date of trust as well as location of document(s).
- ◆ **Birth certificates**
- ◆ **Naturalization papers**
- ◆ **Adoption papers**
- ◆ **Passports** – list the passport number, date and location of issue, as well as location of documents.
- ◆ **Marriage license** (*or domestic partnership registration*)
- ◆ **Divorce papers**
- ◆ **Veterans discharge papers**



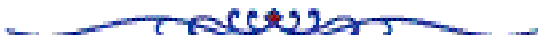


- ◆ **Safe deposit box** – list the location (bank, branch, address) and number of your box plus the location of the key. Also, include a list of the contents. Be sure bank records identify the person(s) who should have access to the box following your death.
- ◆ **Health care policy/policies**
- ◆ **Home title policy, deed of trust, and county recording on home**
- ◆ **Primary residence information** – list mortgage holder, amount and due date of payments, additional mortgage holder, amount and due date of payments.
- ◆ **Information on additional residence(s)** – list address and telephone number, mortgage holder(s), amount and due date of payments.
- ◆ **Time share(s)** – list address and telephone number, date available, amount and due date of payments.
- ◆ **Deed for cemetery lot** – list details about lot and location of deed.
- ◆ **Life insurance policies** – for each policy, list company name, policy number, kind of policy, and the name of the insured.
- ◆ **Fire and casualty insurance contracts** – for each policy, include company name, policy number and kind of policy (fire, homeowners, liability, theft, umbrella liability, other).





- ◆ **Certificates of automobile ownership and auto insurance policies**
- ◆ **Various accounts – checking, savings, money market, broker as well as personally held securities** (*stocks, bonds, mutual funds, certificates of deposit, etc.*) – for each account, provide institution's name, address, telephone number, account number, necessary details (*type, maturity, owner(s), etc.*) and the location of records.
- ◆ **Income tax records**
- ◆ **Business records**
- ◆ **Limited partnerships** – list general partner, owner, address, telephone and fax numbers.
- ◆ **Airline mileage accounts**
- ◆ **Government benefits** – list military service number, branch, service dates, percent disability, amount, civil service employment, and benefits retained.
- ◆ **Loans or accounts payable to self or spouse** – for each debtor, list name, address, telephone number, amount due, and location of records.
- ◆ **Loans outstanding (non-real estate)** – for each lender, list name, address, telephone number, amount due, and location of records.
- ◆ **Health and medical records** – bearing on recent or terminal disease (*if necessary for insurance purposes*).

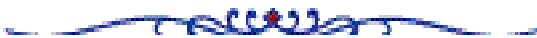




## WHAT SHOULD BE DONE WHEN DEATH OCCURS

**N**otify the following:

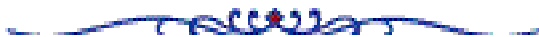
- ◆ **Relatives and friends** – distant persons may be notified later. *(This task might be delegated to a close friend.)*
- ◆ **Doctor and Clergyman**
- ◆ **Employers, retirement systems, benefit providers** – be prepared to provide the deceased's date of birth, Social Security number, and date of death. Contact any other previous employers if benefits may be available.
  - University of California** – call the Human Resources and Benefits Customer Service Center at 1-800-888-8267, to report the death, claim benefits, and arrange for continued health coverage for covered survivors.
  - Social Security Administration** – call 1-800-772-1213 to claim benefits.
  - California Public Employees' Retirement System (CalPERS)** – if appropriate to claim benefits, call 1-800-352-2238.
  - Veteran's Administration** – if deceased is eligible for veteran's benefits, call 1-800-827-1000
- ◆ **Insurance company or agent** – call to obtain a claim form for any coverage that may pay benefits.





## OTHER ACTIONS TO BE TAKEN

- ◆ Make arrangements for funeral or memorial service.
- ◆ Gather all important documents  
*(see list beginning on page 6)*
- ◆ Obtain death certificate. Most organizations will require a certified copy of the death certificate before benefits can be paid. Photocopies of the death certificate may not be accepted. You can order certified copies from your local county clerk or state health department. (Most people begin by ordering ten copies.)
- ◆ Consider calling an attorney to notify witnesses to will, if any, and schedule meeting to handle estate settlement.
- ◆ Advise executor of estate, if known.
- ◆ Notify insurance companies or broker to modify casualty and homeowners insurance as necessary.
- ◆ Notify any clubs or organizations.
- ◆ Contact securities agents and arrange *(if necessary)* retitling of securities.
- ◆ Have executor adjust ownership of any insurance policies on the lives of others owned by the deceased.

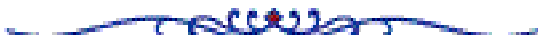




- ◆ Have executor retitle real estate that was owned by the deceased.
- ◆ Check promptly on all debts and installment payments. Some companies may carry insurance clauses which will cancel the debt. If there will be a delay in meeting payments, consult with creditors and ask about setting up a new repayment schedule.
- ◆ Contact Internal Revenue Service (1-800-829-1040) and State Franchise Tax Board to determine tax filing requirements. (*You may be assisted by your attorney or financial advisor.*) Decide who will compile information and file taxes.



**A**s you can see, there are many steps to be taken before and after your death. A little preparation now will go a long way toward making things easier for your loved ones.



Prepared by the University of California, Human Resources and Benefits, Oakland, California, based on a brochure by Richard Gable, Professor Emeritus, UC Davis.



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