This package of sample letters contains general advice and links to organizations that you may need to contact for various circumstances. Supporting documentation may be required. Keep your letter brief. If possible, call and get a specific name to whom you can address it. Be sure to list pertinent identifying information, such as policy numbers or employee ids.

Life Insurance Companies
Annuity Companies
Employer
Medical Professionals
Financial Institutions
Trust Companies
Credit Card Companies
Subscriptions
Clubs/Organizations
Insurance Companies:

LIFE INSURANCE

NOTE: If you know the insurance agent, it's fastest to call them. They can help you receive your proceeds in a timely fashion. Before deciding how to take the death benefit proceeds, review your distribution options with your Certified Financial Transitionist®.

[Date]
[Return Address Lines]
[Phone and email Information]
[Fax]
[Named Representative]
[Company Name]
[Address Lines]
Re: [Policy Number, Policy Name, Insured Name]

Dear Customer Service Representative:

My spouse, [Name], died on [date.] [She/He] was insured under the above listed policy.

I am the [your status: example, named primary beneficiary or executor.] Please fax or email me the necessary claim forms and document requirements necessary to process my request for proceeds. I would also appreciate a mailed copy.

I wish to exercise my rights to choose a settlement option and will do so after reviewing them. Please have (or do not have) the assigned policy agent contact me at (phone number) to discuss them.

I would appreciate hearing from you as soon as possible. Thank you.

Sincerely yours,

[Name]
NOTE: Most beneficiaries are unfamiliar with their options once they have inherited annuities. Depending on the type, ownership, and beneficiary of the policy, many distribution options are available. Annuities are subject to different tax regulations than life insurance policies. A non-qualified annuity, i.e., one not titled as a retirement account, may have a "Spousal Continuance" clause, allowing a surviving spouse to take it over without an immediate tax consequence. Take the time to fully understand your options. It's a good idea to consult with both your Certified Financial Transitionist® and your tax professional.

[Date]
[Return Address Lines]
[Phone and email Information]
[Fax]
[Named Representative]
[Company Name]
[Address Lines]

Re: [Policy Number, Policy Name, Insured Name]

Dear Customer Service Representative:

My spouse, [Name], died on [date.] [She/He] was [example: owner, insured or beneficiary] under the above listed annuity policy.

I am the [your status: example, named primary beneficiary, joint owner or executor].

Before exercising my rights to the monies in the policy, I would like to understand my settlement options, and will do with the assistance of my Certified Financial Transitionist®, [Name.] I hereby give [her/him] permission to review this policy with [Agent Name.] Please have the assigned policy agent contact [him/her] at [phone number] to discuss the policy options.

Please fax or email [Transitionist Name] the necessary claim forms and document requirements necessary to process my request. I would also appreciate a mailed copy sent to both of us.

I would appreciate hearing from you as soon as possible. Thank you.

Sincerely yours,

[Name]
EMPLOYERS

NOTE: To determine your survivor rights to your spouse’s benefit package, review any documentation that you may already have such as 401k statements. Remember that group insurance is often included. If you have copies of your spouse’s pay stubs, look for deductions for various benefits.

[Date]
[Return Address Lines]
[Phone or Email Information]
[Fax]
[Named Representative]
[Company Name]
[Address Lines]

Re: [Spouse’s Name and Employee Number, if applicable, and Date of Death]

Dear Employee Benefits Representative:

My spouse, [Name], died on [date]. [She/He] was employed at your company [or firm] as a [position] in the [location] office.

I would appreciate information regarding all benefits such as group life and health insurance, pension information, and retirement plan balances that are in [her/his] name.

In addition, please send me detailed information regarding distributions of any unpaid salaries, bonuses, commissions, accrued vacation or sick time, expense account reimbursements, or any other monies due [her/his] estate.

Please fax or email me the necessary claim forms and document requirements necessary to process my request for proceeds. I would also appreciate a mailed copy.

Should any of [her/his] personal possessions remain in [her/his] office, I would like their return. [Her/His] employee issued cell phone and laptop will be returned.

I would appreciate hearing from you as soon as possible. Thank you.

Sincerely yours,
[Name]
Financial Institutions:

**NOTE:** It's important to notify banks, trust companies and brokerage firms as soon as possible. Credit card companies should also be informed. However, review this with your Certified Financial Transitionist® to ensure a smooth transfer of funds and keeping credit lines open.

If any trusts exist, depending on their type, language and your status, i.e., trustee and/or beneficiary, your distribution rights and responsibilities are varied. Meet with your estate attorney to understand them. You may want to give permission to your Certified Financial Transitionist®, to assist you.

**BANKS**

[Date]
[Return Address Lines]
[Phone or Email Information]
[Fax]

[Named Representative]
[Company Name]
[Address Lines]

Re: [Account # and Title] [Branch Location]

Dear [Named Representative],

My spouse, [Name], passed away on [date]. [She/He] held the above named account(s) at your institution. As [executor/beneficiary], of [her/his] estate, please send me the required forms needed to transfer title of these assets. A certified copy of [her/his] death certificate is enclosed.

If there are any account benefits for which [she/he] qualified, I'd appreciate information as to how to receive them.

Sincerely yours,

[Name]
TRUST COMPANIES

[Date]
[Return Address Lines]
[Phone or Email Information]
[Fax]

[Named Representative]
[Company Name]
[Address Lines]

Re: [Account # and Title] [Branch Location]

Dear [Named Representative],

My spouse, [Name], passed away on [date]. [She/He] held the above named trust account(s) at your institution. As [executor/beneficiary], of [her/his] estate, please send me the required forms needed to title these assets. A certified copy of [her/his] death certificate is enclosed.

If there are any account benefits for which [she/he] qualified, I’d appreciate information as to how to receive them. I am working with our [example: Estate Attorney, Certified Financial Transitionist®] and will be calling you to set up a meeting to discuss these accounts.

Sincerely yours,

[Name]
[Date]
[Return Address Lines]
[Phone or Email Information]
[Fax]

[Named Representative]
[Company Name]
[Address Lines]

Re: [Account # and Card Type]

Dear [Named Representative],

My spouse, [Name], passed away on [date]. [She/He] held the above named credit card(s) at your company. As [executor/beneficiary], of [her/his] estate, please send me the required forms needed to [either transfer title of this account as the co-card holder; or, close this account]. A certified copy of [her/his] death certificate is enclosed.

If there are any account benefits for which [she/he] qualified, I'd appreciate information as to how to receive them.

Sincerely yours,
NOTE: Your spouse may have subscribed to various print or online publications and fee-based websites. If you don’t have passwords to online accounts, contact customer service. Procedures vary from company to company.

[Date]
[Return Address Lines]
[Phone or Email Information]
[Fax]

[Named Representative]
[Company Name]
[Address Lines]
Re: [Title and Account #]

Dear [Named Representative],

My spouse, [Name], passed away on [date]. [She/He] subscribed to the above named [Publication or Website.] As [executor/trustee], of [her/his] estate, please cancel this subscription and close the account. A certified copy of [her/his] death certificate is enclosed.

If there is a refund for the unused time remaining on the subscription, please send it to me at the address above. Also, if there are any account benefits for which [she/he] qualified, I’d appreciate information as to how to receive them.

Sincerely yours,
[Name]
NOTE: Some private clubs require membership bonds. If your spouse posted one, it may be refundable or transferable. Request information regarding outstanding balances, annual dues, additional fees, credits, or prepayments.

[Organization Name]
Attn: Member Services
[Address Lines]

Re: [Spouse’s Name and Date of Death and Membership Number]

Dear Member Services Representative:

My spouse, [Name], a member of your organization, passed away on [Date].

Please inform me immediately about any outstanding balances owed. I would like to know if there are any credits or prepayments that exist on [her/his] account. If [she/he] posted a membership bond, please advise me what options for refunding or transferring it are available. Since your annual membership fees are due every [date], please let me know if the remaining unused portion is refundable.

Regarding [her/his] [club pass, parking permit, locker keys], I will return these and have [her/his] personal possessions picked up at my earlier convenience.

Sincerely yours,

[Name]