

SAN JOAQUIN COUNTY
EMPLOYEES' RETIREMENT ASSOCIATION

EST. 1946

SURVIVORSHIP

SJCERA Board of Retirement

This is intended to provide you with general information about Survivorship Benefits. The statements in this booklet are general and we have made them as simple as possible while still being accurate. The retirement law is sometimes very complex, but when a conflict arises, any decision will be based on the law and not on this booklet.

209.468.2163
www.SJCERA.org
220 E. Channel St,
Stockton, CA 95202

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INTRODUCTION

Losing someone you love is a traumatic experience. Unfortunately, there are many financial concerns to be handled just when you are trying to cope with the grief of the death of a family member or close friend.

At the direction of the Board of Retirement, this booklet is designed to be of help to you at a most difficult time. We hope it will serve as a guide to help you determine and gather important information that may prove vital to you.

We also hope you will feel free to call the staff of the San Joaquin County Employees' Retirement Association (SJCERA) any time you should have questions about retirement benefits.

You may telephone us at (209) 468-2163, or email us at contactus@sjcera.org or visit us at 220 E. Channel St, Stockton, CA 95202.

CONTACT A PROBATE ATTORNEY

We suggest that you consult an attorney who is knowledgeable in probate matters for advice as to how to administer your loved one's affairs and assets. "Probate" is the court-supervised administration of an individual's estate. Generally, the estates of California residents, which have a value in excess of $100,000, require court supervision, but there are many exceptions to this general rule. Joint tenancy property, life insurance proceeds, pension and individual retirement accounts, annuities, deferred compensation and other pay-on-death arrangements, property held in a living trust, and certain other types of property ownership may avoid court-supervised probate. A knowledgeable probate attorney can help you determine whether a court proceeding will be necessary or whether other procedures may be available to you.

A probate proceeding normally is filed in the county where the decedent was residing at the time of death. It often is advantageous to work with a probate attorney who regularly handles cases in that county because he or she will be familiar with local court rules and procedures and court personnel, which can save time and expenses.

If you do not know a probate attorney experienced in this area, you can ask friends or associates for a recommendation. You also may contact the Lawyer Referral Service of the San Joaquin County Bar Association at (209) 948-4620 for a list of local attorneys who practice probate law. If your loved one was a resident of a county outside of San Joaquin County, you might contact that county's local bar association for a list of probate practitioners.

LOCATE IMPORTANT PAPERS AND DOCUMENTS

Before consulting a probate attorney, you should gather as much paperwork and documentation as you can concerning your loved one's affairs. Your loved one may have left a will or a living trust containing directions for the disposition of assets at the time of death. Usually, the originals of such instruments are kept in a secure, fireproof place like a safe deposit box, a home safe, or with an attorney's office. The individual normally will have a copy of the original document at home with other important papers. A person who dies leaving a will is said to have died "testate". If there is no such instrument, then the California laws of interstate succession will govern the disposition of the individual's assets.

In addition, you should try to locate life insurance policies and any documentation that sheds light on the assets belonging to the deceased such as mutual funds, credit union, bank account, brokerage account statements, deeds to real property, stock certificates, bonds, and other such items. Tax returns and the forms W-2, 1099, and other such reports can shed light on these issues. Other important papers may include bank books, promissory notes, health insurance policies, disability policies, business agreements, marriage certificates, birth certificates, the individual's death certificate, military discharge papers, Veteran's Administration information, social security payment information, automobile pink slips, mortgage installment books, installment credit vouchers, credit cards and credit card statement, etc. You should be alert to documents which reflect debts owed by the decedent as well as assets owned or controlled by the decedent. (Creditors' claims are discussed in the section entitled "Death Taxes".)

OBTAIN SEVERAL COPIES OF THE DEATH CERTIFICATE AND OTHER DOCUMENTS

The death certificate is vitally important. Certified copies are needed to establish claims for life insurance policies, social security, and veteran's benefits. In most cases, the funeral director will supply you with certified copies of the certificate.

Ask for a minimum of six copies. If needed, additional certified copies of the original death certificate may be purchased for a nominal fee from the office of the recorder (registrar of vital statistics) in the county where the death occurred.

Copies of various other documents, such as birth and marriage certificates, are also needed. It is advisable to have extra copies made of these as well.

SAFE DEPOSIT BOX

Many individuals maintain a safe deposit box at a bank or other financial institution. If you have a key and know the location of the decedent's box, California Probate Code Section 331 allows you to inspect the box in the presence of an official of the financial institution. You must take proper identification of yourself (e.g., a California driver's license), and a copy of the individual's death certificate in order to be allowed to inspect the box. You will not be allowed to remove original documents or other items unless you are listed on the bank's records as a co-holder of the box. If you are the nominee named in a will as executor or as a trustee of a trust document that is found in the box, however, you are entitled to remove those original documents after the bank has made a copy. Occasionally, bank personnel are not familiar with these rules. Again, a knowledgeable probate attorney can help, or you may be able to obtain these items by taking a copy of the law with you and being politely persistent with the institution's personnel.

HOW TO REPORT A MEMBER'S DEATH

To report the death of our member, please contact us immediately, by calling:
Phone (209) 468-2163
Contactus@sjcera.org
www.sjcera.org

Please have the following information:

- Name of Deceased
- Social Security Number
- Date of Death
- Your name and relationship to deceased
- Your address for us to send correspondence
- Your daytime phone number
- Copy of the certificate of death

Or if you wish you can mail us the information at:

San Joaquin County Employees' Retirement Association
220 E. Channel St,
Stockton, CA 95202

Upon notification of death SJCERA will require the following:

- A certified copy of the member's death certificate
- A certified copy of the marriage certificate as proof of marriage to our member, if not already in member's file.
- If the designated beneficiary is deceased, then we require a death certificate of the beneficiary or letters of addition or testamentary.
- Birth certificates for all minor children.
- Guardianship documents for minors, where applicable.

Additional Comments

- SJCERA does not accept wills for final distribution of benefits.
- If the designated beneficiary cannot be located by the staff of SJCERA, or if the designated beneficiary is the estate of the deceased, then SJCERA, at its discretion, may pay to the mortuary who provided the services. This amount may not be more than the funeral expenses of the deceased person as evidenced by the sworn itemized statement of the mortuary and by such other documents as SJCERA may require. In any event, the charges shall not exceed the funds that the designated beneficiary would have as his/her entitlement.

CONTACT SJCERA REGARDING BENEFICIARY RETIREMENT BENEFITS

When notification of death is received, SJCERA will set an appointment, or if you live some distance from Stockton, California, send in information regarding benefits payable to the designated beneficiary. This information packet contains the following:

- Claim forms for the beneficiary to sign in the presence of a notary.
- Medical insurance information if you are a surviving spouse or a minor child and eligible to receive a continuing benefit.
- A request for a certified copy of the death certificate.
- Tax withholding forms
- Electronic Fund Transfer booklet

The monthly retirement check issued to the member for the month (s)he died is invalid and must be returned to SJCERA. This is because retirement benefits are paid in arrears.

APPLY FOR RETIREMENT ASSOCIATION SURVIVOR'S BENEFITS

You may be eligible for certain death and survivor's benefits from the SJCERA as a spouse or beneficiary of a deceased active member (still employed with the County or one of the participating districts) or retired member. These benefits vary depending on whether the deceased was an active or retired member.

The benefits provided will also be dependent on whether or not the death was service or nonservice-connected, in the case of an active member, or in the case of a retired member, the type of retirement allowance being received.

The following sections provide a basic explanation of the benefits payable to survivors of deceased members of SJCERA. The staff of SJCERA will provide you with retirement estimates for your consideration. Once a decision is made by you and approved by the Board of Retirement, it becomes a permanent decision. So please give the options available careful consideration.

Active Member Death: Nonservice-Connected

1. The basic death benefit consists of the member's accumulated contributions plus an amount equal to an average month's salary, based on the highest twelve consecutive months, for each completed year of retirement credit, but not to exceed six months salary.\
2. If the deceased member had at least five years of county service or combined county and reciprocal agency membership service, a surviving spouse (if none, member's minor children) may elect, in lieu of the basic death benefit, a monthly allowance equal to 60% of the monthly retirement allowance the deceased member would have been entitled to had the member been retired for nonservice-connected disability as of the date of death. This benefit is payable only to a surviving spouse or the member's minor children under the age of 18, or through age 21 if they remain unmarried and are regularly enrolled as full-time students (12 or more semester units) in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SJCERA must be notified immediately when minor children are no longer eligible to receive benefits.)
3. A surviving spouse may elect, in lieu of the basic death benefit, a combined benefit of a lump sum payment which consists of an amount equal to an average month's salary, based on the highest twelve consecutive months, for each year of service credit, but not to exceed six month's salary, plus the monthly allowance described in #2 above, reduced by an amount which is the actuarial equivalent of the lump sum payment.

Active Member Death: Service-Connected

1. The basic death benefit consists of the member's accumulated contributions plus an amount equal to an average month's salary, based on the highest twelve consecutive months, for each completed year of service credit, but not to exceed six months salary.
2. Regardless of length of service a surviving spouse (if none, member's minor children) may elect, in lieu of the basic death benefit, a monthly allowance equal to one-half of the member's final compensation. The benefit is payable only to a surviving spouse or to the member's minor children under the age of 18, or through the age of 21 if they remain unmarried and are regularly enrolled as fulltime students (12 or more semester units) in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SJCERA must be notified immediately when minor children are no longer eligible to receive benefits.)
3. A surviving spouse may elect, in lieu of the basic death benefit, a combined benefit of a lump sum payment which consists of an amount equal to an average month's salary, based on the highest twelve consecutive months, for each year of retirement credit, but not to exceed six months salary, plus the monthly allowance described in #2 above, reduced by an amount which is the actuarial equivalent of the lump sum payment.
4. The surviving spouse of a member who is killed in the performance of duty, and who dies as the result of an accident or injury caused by external violence or physical force incurred in the performance of duty, shall be paid an additional allowance based on the number of minor children under the age of 18, or through the age of 21 if they remain unmarried and are regularly enrolled as full-time students in a accredited school, as follows:
    - One child, 25% additional basic allowance entitlement; or
    - Two children, 40% additional basic allowance entitlement; or
    - Three or more children, 50% additional basic allowance entitlement

Retired Member Death: Service Retirement or Nonservice-Connected Disability Retirement

1. A surviving spouse of a member who elected the Unmodified benefit may receive 60% of the Unmodified service retirement basic allowance or 60% of the nonservice-connected disability retirement allowance the member was receiving at the time of death. If there is no surviving spouse, these benefits may be payable to the member's minor children under the age of 18, or through age 21 if they remain unmarried and are regularly enrolled as full time students in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SJCERA must be notified immediately when minor children are no longer eligible to receive benefits.)

To be eligible for this monthly allowance, the surviving spouse must have been:

- named as the beneficiary, and
- married to the member at least one year prior to the effective date of retirement.

If an optional retirement allowance was elected by the member at the time of retirement, the benefit payable to a surviving spouse will be contingent upon the option chosen.

2. If there is no surviving spouse or minor children, the benefits payable at the time of the member's death will be contingent upon the retirement option elected by the member at the time of retirement.
3. Upon the death of any member after retirement, a death benefit of $5,000 shall be paid to his/her beneficiary or estate, assuming no death benefit is payable from a reciprocal system.

Retired Member Death: Service-Connected Disability Retirement

1. A surviving spouse may receive 100% of the service-connected disability allowance the member was receiving at the time of death. If there is no surviving spouse, these benefits may be payable to the member's minor children under the age of 18, or though age 21, if they remain unmarried and are regularly enrolled in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SJCERA must be notified immediately when minor children are no longer eligible to receive benefits.) To be eligible for this monthly allowance the surviving spouse must have been named as the beneficiary and must have been married to the member at the time of retirement.
2. If there is no surviving spouse or minor children, the benefits payable at the time of the member's death will be contingent upon the retirement option elected by the member at the time of retirement.
3. Upon the death of any member after retirement, a death benefit of $5,000 shall be paid to his/her beneficiary or estate, assuming no death benefit is payable from a reciprocal system.

Inactive or Deferred Status: Member Death

Upon the death of any member on deferred status before the effective date of the deferred retirement allowance, the death benefit consists of the accumulated contributions to be paid to the member's estate or to such persons as (s)he nominates by written designation duly executed on a form acceptable to SJCERA.

DEFINITIONS USED BY THE RETIREMENT SYSTEM

MEMBER	A person included in the membership of SJCERA. A member may be active (still employed with the County or one of the participating districts) or retired.
SJCERA	The San Joaquin County Employees' Retirement Association.
BENEFICIARY	A beneficiary can be a surviving spouse, minor child(ren) or any other person having an insurable interest in the life of a member. An insurable interest is defined in Insurance Code Section 10110 as follows: Every person has an insurable interest in the life and health of: (a) Himself, (b) Any person on whom he depends wholly or in part for education or support, (c) Any person under a legal obligation to him for the payment of money or expecting property or services of which death or illness might delay or prevent the performance, (d) Any person upon whose life any estate or interest vested in him depends

SURVIVING SPOUSE	In order to qualify for survivor benefits, a spouse must have been married to the member for at least one year prior to the member's retirement and must still be married to the same member at the time of the member's death. Other criteria might also have to be met depending on the provisions of the particular statute(s) that may apply in a given case.
MINOR CHILDREN	A minor child must be the natural child of a member or have been legally adopted by the member. Other criteria might also have to be met depending on the provisions of the particular statute(s) that may apply in a given case.
DEFERRED STATUS	The status of a member who had terminated from membership employment, elected to leave contributions on deposit with SJCERA, and deferred retirement to a future date.
RECIPROCITY	The special relationship that exists between "reciprocal" retirement systems. Reciprocal system is similarly administered public systems designated by law through which certain earned benefits can be coordinated and built upon.

HEALTH INSURANCE

When our member dies while covered by a San Joaquin County health plan or member district health plan, his or her eligible spouse or minor children may continue coverage. Upon notification of death of our member, the surviving spouse or minor children will receive a packet of information for health care benefits.

- Health care benefits for eligible dependents are continuous provided the dependents were covered under our member's plan.
- If the surviving spouse is not eligible for continuing retirement benefits and has been continuously covered under our member's health care plan, (s)he will no longer be eligible for continued coverage through a County sponsored health plan, except for a limited period of the time at his or her own expense through COBRA. COBRA information will be mailed to the survivor.
- If a surviving spouse or minor child is eligible for continuing retirement benefits, but was not covered as a dependent under our member's county health plan at the time of the member's death and the surviving spouse or minor child wishes to be covered, he or she is subject to the late enrollment rules of the County Health plan.
- If an eligible survivor is covered under a San Joaquin County sponsored health plan and remarries, the survivor's eligible dependents can be added to the plan provided San Joaquin County is notified within 30-days of the date of marriage, birth or adoption. When the eligible survivor dies, his or her eligible dependents will no longer be eligible for health coverage except for a limited period of time at their own expense through COBRA.

To obtain enrollment information regarding the health plan you may contact SJCERA at (209) 468-2163.

CONTACT THE NEAREST SOCIAL SECURITY OFFICE

One of the most important details that must be attended to is notification of the death to the local Social Security Office. In Stockton, the telephone number is (877) 803-6314; Lodi (888) 257-2641; Manteca (866) 320-2587; or National number (800) 772-1213.

If the deceased was covered under social security, there is a lump-sum death benefit of $255 that must be applied for. It is paid only to the surviving spouse.

In almost every case, the funeral director will make the initial contact to the local social security office. Still, at the earliest possible date, an appointment with a social security representative should be made. This notification will give the local office the necessary time to review the deceased's file.

Remember, social security benefits must be applied for. Benefits are not automatic. Delay in applying may cause loss of some benefits. Taking the following information to the social security office with you may save valuable time:

- Proof of death by a certified copy of the death certificate
- The deceased's social security number
- An approximation of earnings of the deceased in the year of death and the employer's name. Record of the deceased's earnings in the year previous to death - through the W-2 forms - a statement of earning that accompanies the US. income tax form - or a copy of the previous year's self-employment tax return

- Marriage certificate
- Social security numbers of the surviving spouse and any dependent children
- Proof of age of the surviving spouse and/or any dependent children under age 23. Birth certificates are important; however, if they cannot be found, baptism certificates or grade school records may be acceptable.

RAILROAD WORKERS' BENEFITS

If the deceased was employed by the railroad for ten or more years, railroad retirement rather than social security will provide benefits. The Social Security Administration representative will give you the necessary information regarding Railroad Retirement Act benefits.

You may want to use the sample letter shown in the back of this booklet for your correspondence with the Social Security Administration.

CONTACT ORGANIZATIONS OF WHICH THE DECEASED WAS A MEMBER

If the deceased was a member of any union, service organization, business association, fraternal organization, automobile club, etc., contact the group for information on benefits. Many such groups often offer life insurance, and accident insurance policies at attractive group rates, and may return the unused portion of annual dues and establish special funds for members and their families who are faced with tragedies such as death in the family. Many consumer credit card firms may include life and/or accident insurance with their credit card services.

The deceased may have had additional life insurance policies as a member of one of the employee associations in San Joaquin County.

CONTACT THE DECEASED'S EMPLOYER OR BUSINESS ASSOCIATES

Contact the deceased's place of employment (if still an active member of SJCERA or was separately employed after retirement) and seek information regarding group life insurance coverage, deferred compensation (457) plan, accrued vacation and sick pay, terminal pay allowances, gratuity payments (tips), service recognition awards, unpaid commissions, disability income, credit union balance, etc.

Check particularly the deceased's hospital, surgical and disability coverage to see whether you and your dependents are still eligible for benefits and, if so, for how long. These coverages may or may not cease with the death of the insured, depending on the deceased's length of employment and the particular insurance plan involved.

Most employers and/or business associates are ready and eager to assist; it is reasonable to contact them regarding these matters to prevent oversights or delays.

SOCIAL SERVICES AND WELFARE AGENCIES

The classified section in the telephone directory under "Social Services and Welfare Agencies" contain a listing of the agencies that are prepared to give aid during periods of emergency. When notified of a special need, many of these organizations can recommend an agency that will handle a widow or widower's problem quickly and efficiently.

Several organizations, such as the Red Cross and the Salvation Army, will often provide emergency funds until permanent benefits can be obtained.

Family services organizations offer counseling to the surviving spouse and to dependent children. Family services agencies will recommend financial aid organizations and even, when necessary, send a representative to assist at meetings with welfare agencies, the Social Security Administration, the Veterans' Administration, etc.

If the deceased was an armed services veteran, the American Red Cross may help the family through financial crisis. If the permanent VA benefits are held up or misdirected because of an incorrect address, etc., the Red Cross may provide funds until the permanent benefits arrive.

DEATH TAXES

Generally, estates having a value in excess of $600,000 must file a federal estate tax return (IRS Form 706) within nine (9) months following the date of death. The determination of an estate's value for federal estate tax purposes is wholly independent of the determination whether the decedent's assets are subject to probate. Therefore, even those estates which avoid court-supervised probate through the use of a living trust, joint tenancy form of title, or other such reasons still must comply with the federal death tax rules for filing a return and paying any tax that may be due.

In addition, some states impose an insurance tax. California does not impose a separate inheritance tax. The California gift and insurance tax laws were repealed by a statewide initiative in June, 1982. If the estate is large enough to require payment of a federal death tax, however, a separate California estate tax return must be filed with the Franchise Tax Board (Form FTB 3500) and a portion of the federal death tax liability is redirected to the State as a so-called "pick up" tax. A probate attorney or an accountant experienced in estate tax returns can help you make these determinations and prepare the necessary returns.

The value of a decedent's estate for federal estate tax purposes generally is determined by the fair market value of all property owned or controlled by the decedent as of the date of death. Accordingly, even though probate may be avoided as described above, still it is necessary to identify the property belonging to the decedent or over which the decedent had control as of the date of death and determine each item of property's fair market value as of that date. Some assets, such as real estate, jewelry, limited partnership interests, and collections (e.g., guns, tools, stamps, coins, etc.), may require professional appraisals to establish an accurate fair market value. If the decedent's estate requires probate administration, a court-appointed probate referee (known as an inheritance tax appraiser before 1982) will assign a value to such items. You may wish to obtain one or more independent appraisals for unique assets under some circumstances.

INCOME TAXES

Even if an estate's value may be below the threshold for filing a federal death tax return, it still is important to accurately value all the assets in a decedent's estate. The date-ofdeath value will establish the basis for each asset in the hands of the persons who inherit the property for income tax purposes. Although generally there is no income tax owed on inherited property, assets other than cash have a "basis" that must be reported when the asset is later sold or otherwise disposed of by the person who inherits it. Whether this later disposition triggers a taxable gain or loss is determined by reference to the asset's "basis". Usually, the basis for inherited

assets is the fair market value of the assets at the time of the death of the person from whom the asset is inherited. Accordingly, establishing reliable values for such assets now can save confusion and extra effort later when they are sold.

CREDITORS

Generally, death does not excuse one from his or her debts. Persons or entities to which a decedent owed money at the time of death are entitled to make claims for payment against the decedent's assets. The law provides different procedures and time limits for the making of claims by creditors depending on whether a formal probate proceeding is commenced, whether the creditor received notice of the death or the commencement of probate, the nature of the debt owed, the nature and extent of the decedent's assets, and other factors.

Not all claims are enforceable against an estate. There may be factors that would allow an estate to legitimately avoid or defeat a claim for money or property. Each claim must be reviewed carefully before it is paid or rejected. Unfortunately, some unscrupulous persons make fraudulent demands for money or property alleging oral promises made by the decedent before death. You should seek legal help before agreeing to pay a doubtful claim.

Most reputable creditors will refrain from immediate collection activities once they are advised of a death. They often will want to know to whom to send correspondence and whether there will be formal probate administration of the decedent's estate. Usually, there is no urgency to responding to demands for payment from a decedent's creditors. If you do pay any sums from your own funds for an obligation connected with the decedent's estate, be sure to keep careful records of it and be prepared to submit your own claim for reimbursement when the estate is formalized.

GATHER ALL CURRENT BILLS AND CHANGE OWNERSHIP

Some installment loans, service contracts, and credit card accounts are covered by credit life insurance that pays off the account balance in the event of the death of a customer. Contact each company or credit union where outstanding balances exist to find out if credit life insurance will cover the indebtedness.

A bank usually stops payment on all checks as soon as the fact of death is published. The bank must also have the account cleared by the state tax authorities.

Prompt request for release should be made to each bank in which there is a husbandand-wife joint account. This is a preliminary requirement to the surviving spouse's withdrawing funds from that account.

Any fire or other insurance policy covering property must be properly changed to cover the ownership when the property itself is cleared from joint tenancy.

Clearing title to an automobile is handled somewhat differently in each state. It is advisable to contact the state motor vehicle department to learn the necessary procedure.

A WORD OF CAUTION

Consumers lose billions of dollars a year to con artists and charlatans. Widows and widowers, especially those who are not accustomed to handling their own financial affairs, are a likely target for fraud and deception.

The most common fraud perpetrated against widows and widowers is a scheme in which a person appears at the door claiming to be delivering a product or service that the spouse ordered before death. This con artist will claim that the widow or widower is responsible for paying for the product or service.

Many fraud attempts involve home repair schemes. Sometimes a con artist will invent a repair problem for the home and then will offer to repair it at an exorbitant price. Often written contracts involve higher prices than were quoted orally. To avoid such schemes, you should investigate by contacting the Better Business Bureau or the local consumer protection agency.

Mail solicitation is another common vehicle of fraud. You should not send people or organizations money through the mail based solely on material that you have received from them. Again, you should check with the Better Business Bureau or a consumer protection agency and show the representatives the material.

HANDLING GRIEF

Losing your spouse is one of the great crises of life.

No one can adjust to it overnight. It is normal for you to feel afraid, lost, angry, and even guilty. Whatever your feelings are, you should accept them and try to express them to others. Sharing grief with those you love is a healing process.

Give yourself plenty of time to adjust. Some experts say that the grieving process can take over a year. You must work your way through grief.

Don’t make any major decisions during your first weeks of bereavement. You may later feel completely different and regret a decision that you made when you were in the midst of grief.

Have someone whom you can trust, preferably a lawyer or other professional counselor, handle any major decisions during this time and keep that person completely informed of your feelings and situation.

Be aware that grief is a many-staged process. First you may go through a period of disbelief, numbness and shock. Then you may be very depressed and lonely. Finally, you may go through a period of re-adjustment.

Most important, remember that the person who left you would not want you to grieve forever. You have an obligation to your mate and to yourself to continue your life in as rich and rewarding a way as possible.

When you have gone through the depression stage and have adjusted to your new situation, get involved. Make plans. Be active. Take up a hobby or plan a vacation. Start a career. Reaching outside yourself will help ease your loneliness and will give your life a new, positive dimension.

Finally, no matter what you may be experiencing, realize that if you look, you can find people and resources that can be of help. Many organizations offer services to widows and widowers. Check the Yellow Pages of your local telephone directory under “Social Service Organization”. Ask friends and relatives who have had similar experiences what helped them the most. Look for useful books at the library or bookstore.

Remember, that you will feel emotionally off-balance and that routine practical matters may seem to take on overwhelming dimensions.

Everything may seem to need your immediate attention, attention you may feel unable to direct. Try to take things one step at a time.

A WORD OF CAUTION

Focus on what has to be done today. And then the next day. And the next. Soon, your list of things to do will become more manageable. If you are so inclined, seek other professional counseling.

SAMPLE LETTERS

A sample letter to an organization of which the deceased was a member

Dear (name),

This is to advise you that my (husband/wife), (full name), died (day, month, year). I understand that (he/she) may have been covered by a life insurance plan through your organization. Please send me a list of whatever documents you will require and whatever information you will need from me as (his/her) beneficiary.

Sincerely,

(your signature)
(your complete name and address, typed)

A sample letter to an employer

Dear (name),

This is to advise you officially that my (husband/wife), (full name), died on (day, month, year). I would appreciate it if you would send me information on such fringe benefits as group life insurance coverage, pension funds, deferred compensation plan, accrued vacation or sick pay, terminal pay allowances, gratuity payments, service recognition awards, unpaid commissions, disability pay, credit union balances, etc. Please send me a list of whatever documents you will require and the necessary forms to be completed by me as beneficiary.

Sincerely,

(your signature)
(your complete name and address, typed)

A sample letter to companies

Dear (name),

This is to inform you that my (husband/wife), (full name), died on (day, month, year). I understand that (his/her) loan may have been covered by a life insurance plan through your company. If so, please inform me.

Sincerely,
(your signature)
(your complete name and address, typed)

A sample letter to the Social Security Administration

Dear Administrator,
I understand that the funeral director has informed you that my (husband/wife), (full name and social security number) died on (day, month, and year). I would like to schedule an appointment with your representative on (give a preferred date and time, morning or afternoon, and two alternate dates and times).

I have secured copies of the death certificate, our marriage certificate, our birth certificates and those of our dependent children, our social security numbers and evidence showing my (husband's/wife's) recent earnings. If you require any additional documents or information, please so inform me when you set a date for the appointment.

Sincerely,
(your signature)
(your complete name and address, typed)

A sample letter to the Veterans' Administration

Dear Administrator,

I understand that the funeral director has informed you that my (husband/wife), (full name), died on (day, month, year). I would like to schedule an appointment with your representative on (give a preferred date and time, morning or afternoon and two alternate dates and times). (His/her) government life insurance policy number is (number); (his/her) VA "c" claim number is (number); (his/her) military service serial number is (number). My (husband/wife) served in the US. (branch) from (date) to (date).

If you require any additional documents or information please inform me when you set a date for my appointment.

Sincerely,
(your signature)
(your complete name and address, typed)



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