

When a loved one dies





During this difficult time, you have our deepest sympathies. Rest assured, we are here to help you with the claims process every step of the way. As a courtesy, we want to alert you to other steps you may want to consider due to the loss of your loved one.

How do I do this?

There's no right or wrong way to grieve. According to Swiss psychiatrist Elisabeth Kübler-Ross's 1969 book, *On Death and Dying*, it's very common to experience grief in the five distinct ways:

- **Denial.** This can't be happening to me.
- **Anger.** How can this be happening to me?
- **Bargaining.** I will do anything to have my loved one back.
- **Depression.** I'm just so sad. What's the point?
- **Acceptance.** I'm going to be OK.

The grieving process isn't linear, and feelings may happen all at once, or not at all. Grieving takes time, and resources are available to help.

What do I need to do?

When a loved one dies, it's normal to feel sad and overwhelmed at the seemingly never-ending list of things to do. While not an all-inclusive list, the following suggestions may help you understand some of the things that need to be done now, what needs to be done soon, and what can be done later.

Now

Contact a funeral home. A funeral director can help you make arrangements to honor your loved one with services and/or burials.

Obtain copies of death certificate. Your funeral director can help with this. Note that you may need a certificate for each account that requires closing – banks, credit cards, insurance policies, etc. Most will need copies certified by the government records office in order to proceed, so assume you'll need more than you think.

Locate documents. If you aren't aware of your loved one's wishes, search his or her documents to determine whether he or she has a prepaid burial plan. You may also need to locate his or her safety deposit box, mortgage information, birth and marriage certificates, wage records, military paperwork, etc.

Notify family and friends. Your support system can be a big help right now, both functionally and emotionally. They may also help you contact extended family and acquaintances, so the burden is not on you.

Notify employers. If your loved one was still in the workforce, call his or her employer. Ask whether any benefits or pay are due, and whether the benefits included any life insurance policies, retirement plans or other benefits. Call your employer, too, and work with your manager to arrange your bereavement time.

Arrange for pet care. Your loved one may have had a pet that needs to be rehomed. Your local animal shelter or rescue organization may be able to assist.

Prepare an obituary. Check with your local newspaper for their requirements.

Soon

Seek help with financial and legal matters. Your accountant, attorney and/or financial professional can help you deal with matters related to your loved one's will, estate, financial portfolio, probate issues and more.

Stop automatic withdrawals and deposits. Your loved one may have had automatic payments withdrawn from his or her accounts. Additionally, if your loved one was receiving Social Security payments, be sure to notify Social Security to stop the checks or deposits. Generally, your funeral director will do this, but it's a good idea to double check.

Contact utility companies and the post office. If applicable, you'll want to cancel utilities, phone, internet, mobile phone, etc. Additionally, you will need to contact the post office to stop or forward mail.

Contact insurance agents and companies. Each insurance company will have its own claim form and process. At MassMutual Ascend, you can visit [MassMutualAscend.com](https://www.massmutualascend.com) to access the claim forms as well as submit and track a claim, or call **800-854-3649**.

Arrange periodic house checks. If your loved one's house is vacant, arrange periodic checks with neighbors, friends and/or the local police.

Later

Determine benefit eligibility. If you are a surviving spouse, you may be eligible for employer or other benefits. You can contact a human resources representative from your loved one's company for information about applying for any benefits. The Social Security (800-772-1213) and Veterans Affairs (800-827-1000) offices can also help with any applicable survivor benefits.

Assess your own legacy plan. During this time of grief, you may discover things that you wish your loved one would have done differently. You may feel more settled about the future by taking the time now to list all of your accounts, document locations and beneficiary information. There's no need to tell others how much you have in your accounts or who your beneficiaries are, but you may want at least one person to know where to find your documents.

How can I get help?

Throughout the grief process, there may be times you feel like burdens are too heavy. Trained professionals may be able to help you through this difficult time. Here are some helpful resources to consider:

- To **locate a counselor**, type "grief counseling in [your city]" into your preferred search engine, such as Google.com, to find one near you. You can also log in to your health insurance provider's website, where you may find a list of counselors where your insurance is accepted.
- To find a **grief support group** near you, type "grief support groups in [your city]" into your preferred search engine. Your local hospice office may also have a list of resources and recommendations.
- There are many **books and publications** that may help you as well. Browse your local library or search an online book vendor, such as Amazon.com, for grief support resources.

Who can I call about my loved one's annuity?

For questions related to your loved one's annuity, please call our Customer Service Representatives at 800-854-3649. Please have your loved one's contract number or Social Security number available so we can accurately answer any questions you may have related to filing a claim.

Thank you for your family's business.





For advice tailored to your specific circumstances, contact your financial professional.

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