



## INSURANCE BENEFITS

Insurance benefits may be available from the following:

1. Life Insurance Companies
2. Credit Unions
3. Employer Group Insurance
4. Credit Life on Loans and Credit Card Companies
5. Car Insurance
6. Veterans Administration
7. Fraternal and Civic Organizations

Necessary documents to file a benefit claim:

1. Certified copy of death certificate for each insurance company
2. Insurance policy
3. Claim form signed by beneficiary  
(This may be obtained from the Insurance Company or local agent)
4. If the beneficiary named as first beneficiary has died, a certified copy of the death certificate for that person will be necessary.  
Many policies have a contingent beneficiary named in the policy.  
If there is no contingent beneficiary, the benefits will go to the estate.

The death benefits can be assigned by the beneficiary, to the funeral home, with a signature from the beneficiary.

Generally, death benefits paid to a named beneficiary are not taxable and are not included in the total of the deceased's estate.

Proceeds from policies may be paid to the beneficiary in different ways. It may be advisable to contact an agent for advice. Some of the options include lump sum payments or payment plans. Payment plans include interest only, interest earning, or specified period payments.