



*Thomas L. Neilan & Sons  
Funeral Homes*

*Family Owned & Operated*

❁ **Guiding you through difficult times** ❁

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*A Helpful Guide for Survivors  
When a Death Occurs*

Our Promise

In 1923, Thomas L. Neilan made a pledge to provide the highest quality of service to families in their greatest hour of need. Today our commitment to serving all families with compassion and skilled professional care continues. We believe that families have a right to a personalized funeral service in an environment that allows the bereaved to grieve and remember their loved one in a way that is meaningful to them.

*Christopher J. Neilan*

*Pasquale S. Folino*

*Mark Ennis*

The death of a spouse or loved one is a very difficult time. Yet even during this period of grief and emotional re-adjustments, important financial arrangements must be made. Some attention may have been focused on these items prior to a death. This guide, however, was developed to help you prepare for and handle the many details which must be attended to, whether or not any prior arrangements were made. We hope the following information will help to guide you through the many decisions which need to be made and actions which need to be taken in the first few months after the death.

The staff of the Thomas L. Neilan & Sons Funeral Homes hopes that this information serves as a source of guidance to you in the months ahead. Our commitment to those that we serve does not end with the funeral. Please call us if we may be of further service to you and your family.

**\*\*Because each family's needs are unique, this planning guide may not be complete. We encourage you to seek professional guidance on specific matters. \*\***

## THE DEATH CERTIFICATE

The Neilan Funeral Home has the responsibility of seeing to it that all the required statistical information about the deceased, as well as the place of interment or cremation, is placed on the original certificate of death.

The original death certificate becomes a permanent record in the Town Clerk's office in the city in which the death occurred. The Town Clerk will issue to you certified copies of the original death certificate which you and or your attorney will need for the following estate settlement purposes.

1. **Insurance claims of all kinds** (one per company).
2. **Health Insurance-** If insurance is employer provided.
3. **The sale or transfer of real property.**
4. **The sale or transfer of stock and bond certificates.**
5. **Banking transactions-**usually banks will ask to photo copy a certified copy for their records.
6. **401 K/Retirement Plans.**
7. **IRA's.**
8. **Probate Court.**
9. **Federal & State Income tax.** Filing of tax return for the year death occurred.
10. **Employee benefits-** If still actively employed.
11. **Motor Vehicle**
12. **Airline/Cremation Urns.** In order to carry on your loved ones urn you may need to have a Certified Copy for security reasons.

The Neilan Funeral Home will file and order the initial copies for you. If you need additional copies you may order them directly from the Town Clerk's office or you may contact the Neilan Funeral Home and we would be happy to order them for you. In Connecticut, the fee is **\$ 20.00 per certified copy.**

For your convenience, we have listed a few of the area Town Clerk's phone numbers.

New London	860 447-5205	East Lyme	860 739-6931
Waterford	860 442-0553	Groton	860 441-6640
Norwich	860 823-3732	Montville	860 848-1349
Stonington	860 535-5080	Branford	203-488-6305
New Haven	203 946-7931	Hartford	860 543-8539

## LIFE INSURANCE

Personal Life Insurance, Group employee Life Insurance, Bank/ Mortgage Life Insurance, and Other Life Insurance.

If there is a named beneficiary, the proceeds should pass directly to that person and avoid probate.

- Contact all the life insurance companies to report the death and request claim forms. As part of our service the Neilan Funeral Home will gladly assist you in contacting the life insurance company on your behalf.

At the minimum the insurance company will require:

1. Certified copy of death certificate.
  2. Policy (if policy is not available the insurance company will provide you with further instructions).
- Update your own life insurance coverage, modifying where necessary and changing the beneficiary on your policy or policies, if needed.

## DECEDENT'S EMPLOYER

If the deceased was actively employed; or if spouse was receiving benefits. Contact decedent's employer for possible:

- Life insurance benefits.
- Compensation for unused sick payment/vacation days.
- Final pay check/wages, bonuses, or commissions.
- Pension (some business transfer pension or retirement accounts to the surviving spouse).
- Continued medical or family benefits.
- If the deceased worked for a union, survivors may be eligible for additional benefits. Contact decedent's union for more information.

## RETIRED EMPLOYEE

- Contact the employer to inquire about life insurance benefits, pension and extension of medical coverage and or additional benefits.

## TAXES

- Contact your accountant to file the decedent's final state/local tax return.

## SOCIAL SECURITY

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough under Social Security to qualify for benefits.

### LUMP-SUM DEATH PAYMENT

A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased's record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.

### WHO MAY RECEIVE MONTHLY BENEFITS

- A widow or widower age 60 or older (age 50 or older if disabled);
- A widow or widower at any age who is caring for the deceased's child under age 16 or disabled;
- An unmarried child of the deceased who is:
  1. Younger than age 18 (or up to age 19 if he or she is a full-time student in an elementary or secondary school); or
  2. Age 18 or older with a disability that began before age 22;
- A stepchild, grandchild, step grandchild or adopted child under certain circumstances;
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
- A surviving divorced spouse, under certain circumstances.

### APPLYING FOR BENEFITS

Neilan funeral home will notify Social Security of the death. You must apply in order to receive **benefits**. **You may apply at the local Social Security office, 2 Shaws Cove, New London**, or, if you wish, you may apply by telephone. Just dial **866 643 3401** and the operator will schedule an appointment for you or arrange for the local Social Security office to take your claim by telephone. Web site: <http://www.socialsecurity.gov/>.

### RETURN OF SOCIAL SECURITY CHECK

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If benefits were paid by direct deposit, contact the bank or other financial institution. Request that any funds received for the month of death or later be returned to Social Security. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later. Return the checks to Social Security as soon as possible.

## CHANGING OWNERSHIP/TITLE

### CANCEL SERVICES

You may need to transfer ownership or change title on property, or revise documents after a death. You may also have to cancel certain services. Some items to check include:

- Auto and Homeowners insurance** -contact the insurance agent.
- Medical insurance** -contact the medical insurance company or decedent's employer.
- Automobile Title or registration/Driver License** -The title and registration of the automobile owned by the deceased must be changed to the name of the person who inherits the vehicles. Cancel decedent's driver license. Contact the Department of Motor Vehicle.
- Mutual Funds and/or Stocks and Bonds** – Any such holding in the deceased's name must be changed to the inheritor's name. Contact your financial planner.
- Bank Accounts**- The survivor of joint bank accounts can usually withdraw from the account without legal procedure. Bank accounts in the sole name of the deceased will usually require probate action.
- Trusts and Trust Funds**- Contact your attorney or your financial planner.
- Mortgages**- Any property deeds held by a bank must be transferred to the name of the inheritor. Contact your loan officer.
- Credit Cards**- Contact your credit card company to cancel individually held accounts and to change jointly held accounts. In most cases, the telephone will be on billing statements or on the back of the cards.
- Safe Deposit Box**- Contact the bank to gain access to box. You may have to inventory items for probate. Signature card may need updating.
- Utility Companies**- A call or written request to the utility companies should be made to have the name on the account changed.
- Telephone**- Contact the Telephone Company. Widows particularly may wish to leave the telephone directory in the deceased's first name or use their first initial rather than their first name.
- Cell Phone**-.Contact the cell phone provider to change or cancel the phone contract.
- Will**- You may wish to examine your will to determine if any revisions need to be made to widow (er)'s will. Contact your attorney.

## NOTIFICATIONS

### **Mail**

- Forward Mail (notify the post office and direct them where to send the mail).

### **Membership**

- Contact service clubs, alumni association, and Veterans' organizations.

### **Health**

- Contact Doctor/Hospital/Health Clinics/ Dentist-to cancel any upcoming appointments.

### **Deceased Do Not Contact List**

For a fee of \$ 1.00, you can list the decedent's name on the Deceased Do Not Contact List which is maintained by the Direct Marketing Association. All members of the Direct Marketing Association will delete the decedent's name from their mailing lists once the name is posted. A website for registering the name is set forth below:

- Direct Marketing Association (register at [www.ims-dm.com/cgi/ddnc](http://www.ims-dm.com/cgi/ddnc)).

### **Credit Reporting Agencies**

There are three national credit reporting agencies which you should notify of the death and instruct them to list all accounts as: "closed. Account holder is deceased." You may also request a credit report to obtain a list of all creditors and to view recent activities. Opt out of pre-approved offers of credit or insurance offers. A sample notification letter is available for your convenience.

- Experian, 888 397 3742; <http://www.experian.com/>
- Equifax, 888 567 8688; <http://www.equifax.com/home/>
- Transunion, 800 680 7289. <http://www.transunion.com/>

### **Acknowledgment Cards**

- Send out thank you cards.

### **Sample Letters**

The Neilan Funeral Home has available for your use sample letters that you can use to mail to various organizations, institutions, and businesses to notify them of the death or request information that you or your attorney may need to settle the estate. Please contact us and we'll be glad to assist you.

## VETERANS

If the deceased was an honorably discharged U.S. war veteran, or a veteran of peacetime military service who was honorably discharged because of disability incurred in the line of duty, the U.S. Government may offer certain benefits, depending on the particular circumstances of the case and the Veteran's eligibility.

**Additional Information may be obtained by visiting the VA at [www.va.gov](http://www.va.gov)**

### Benefits Available

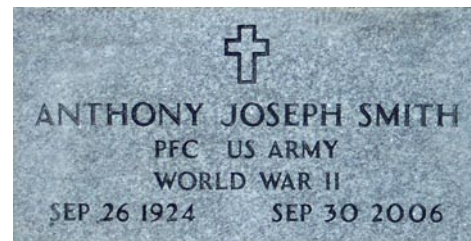
The Neilan Funeral Home will gladly apply for these benefits for you, please advise us if you would like us to apply for you. A copy of the veterans discharge papers-DD-214 is required to apply for benefits. **Time Limits:** Non service related death claims must be filed within 2 years of the veteran's burial.

#### Headstone or Marker

The Veterans Administration furnishes upon request, at no charge to the applicant, a government headstone or marker for the grave of any deceased eligible veteran in any cemetery around the world and for eligible dependents of veterans buried in national, state veteran or military cemeteries.



Flat Bronze



Flat Granite

Headstones and markers are inscribed with the name of the deceased, the years of birth and death, and branch of service. Optional items that also may be inscribed at VA expense are: military grade, rank or rate; war service such as World War II; months and days of birth and death; an emblem reflecting one's beliefs; valor awards; and the Purple Heart. Additional items may be inscribed at private expense.

#### A Military Funeral -What is involved in a military funeral?

The American flag is draped over the casket prior to the funeral. The branch of service that your loved one served sends a military guard to stand at attention during the committal service. At the close of the service the military honor guard plays "Taps". The American Flag covering the casket is then removed by the honor guard, and folded and presented to the next of kin. For a burial or entombment of a cremation urn, the flag is tri folded and placed near the urn.



## **Burial Flag**

The Veterans Administration (VA) provides a U.S. flag at no cost, to drape the casket or accompany the urn of a deceased veteran who served honorably in the U. S. armed forces.

### **How does A Flag get placed on the Veterans grave?**

Every year, around Memorial Day, certain Veterans Organizations will place a flag on a Veteran grave (marked with a Veterans marker). If your loved one has not received a flag, please contact your local Veteran's organization, i.e. VFW, or American Legion.

## **Presidential Memorial Certificate**

Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased veterans

**Eligible recipients** include the deceased veteran's next of kin and loved ones. More than one certificate may be provided.

- Burial in the Connecticut Veterans Cemetery-** any Veteran with 90 Days wartime Service and discharged other than a dishonorable discharge is eligible for burial in a state veteran's cemetery. Spouses are also eligible.
- Gravesite in a Veterans National Cemetery –includes grave opening, and grave liner. Spouses are also eligible.**
- Burial Benefits (under certain circumstances)**  
**Please contact the VA 1-800-827-1000 or visit [www.va.gov](http://www.va.gov) for forms or info.**

Veterans Administration will pay a \$300 for burial and funeral expenses allowance for veterans who, at the time of death were entitled to receive pension or compensation or would have been entitled compensation but for receipt of military retirement pay. Veterans may also be eligible if death occurs in Veterans Administration facility, VA contact or state nursing home.

The Veterans Administration will pay \$ 150 plot allowance when the veteran is buried in a non U.S. cemetery under the following:

1. The veteran is discharged because of disability incurred or aggravated in the line of duty.
2. The Veteran was in receipt of compensation or pension, or would have been if not for receiving military retired pay.
3. The Veteran died in a VA facility.

**In certain circumstances, spouses or dependent children may be eligible for Dependency & Indemnity Compensation or pension - Please contact the VA.**

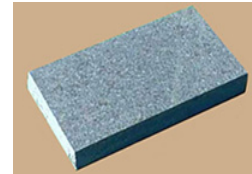
## MONUMENTS

- Update Monument Information
- Select & Order a monument

### Styles

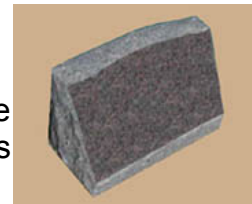
#### FLAT GRASS MARKER

Flat markers lay flat in the ground. They are available in various colors. They come in individual and companion sizes.



#### SLANT MARKER

Just as the name indicates, these markers have a pronounced slanted surface. The inscription is easily read from a distance and the stone has an elegant pedestal like appearance. Again, these markers come in several sizes.



#### UPRIGHT MONUMENT

Upright monuments stand vertically upon a base. They offer the maximum surface area for creative personalized design and they can be cut into a variety of different shapes. There are many shapes and sizes available.



### OCEAN MONUMENTS

Neilan Funeral Home offers, full service in selecting a monument or cemetery marker, through our monument company Ocean Monuments. Our monuments are of high quality, and of guaranteed grades of granites.

We will spend the time it takes to offer personalized design consultation and sketches and we will deliver and set in area cemeteries.

Most people feel a cemetery memorial should be a personalized tribute to the deceased, characteristic of an individual's personality, career, hobbies, family history and /or dedication to humanity.

We at Ocean Monuments recognize this philosophy and strive to honor and remember heritage, individualism and contributions to society.

Please allow us the opportunity to assist you in selecting your family memorial. Contact us at **860 443 1871** and one of our funeral directors will assist you.

### **Living Will, Power of Attorney, and Health Care Decision Making for Survivors**

- Contact your attorney.

### **Estate Planning**

- Contact your attorney, and financial planner.

As part of your estate planning, you may consider the idea of funeral pre-arrangement. Pre-arrangements are the planning of a funeral service before the time of need. There are also pre-arrangements that include pre-payment can be beneficial by:

### **Pre Arrangements for Survivors**

1. Relieving family of numerous decisions at a time of need;
2. Being transferable if you move; and
3. Leaving a written guide to be followed, eliminating guesswork.

With Pre-paid funeral arrangements:

1. Funds are set aside now to pay for future services; and
2. Funds grow to offset the effects of inflation, eliminating added future expenses.

Pre-arrangements are easy to make. Simply contact the Neilan Funeral Home **860 443 1871** and make an appointment to discuss your options or you may visit our web site [www.neilanfuneralhome.com](http://www.neilanfuneralhome.com) .

## PROBATE COURT

### Local Probate Courts- Contact to make an appointment

New London 860 443-7121 (New London & Waterford)

Niantic Regional 860 739-6052 (East Lyme, Montville, Old Lyme & Salem)

Southeastern CT Regional 860 441-6655 (Groton, Ledyard, North Stonington & Stonington)

### **Do I Need an Attorney For a Probate Court Proceeding?**

Parties involved in a proceeding do not necessarily require a lawyer to represent them. Probate court forms are designed to be "user-friendly," and the probate clerk or judge may offer limited assistance to people completing required forms and reports. In the case of complex estates or complicated family matters, however, an attorney should be retained. **For more information or to download useful forms visit the Connecticut Probate Court online at <http://www.jud.state.ct.us/probate/>**

### **Why Do Probate Courts become involved in the settling of decedent's estate?**

**When a person who owns property dies**, the Probate Court becomes involved to oversee the division of property among those legally entitled to it. **If the person referred to as the "decedent," left a will**, the division of property will be carried out according to the wishes of the decedent as set forth in the will. (The process of proving that a will is genuine and distributing the property in it is known as "probating" a will.) **If the decedent did not leave a will**, his or her property will be divided according to Connecticut's laws of "intestacy."

### **When Is IT Necessary To Open An Estate?**

**An estate must be opened if a decedent owned properties at the time of death in his/her name alone or together with others, but not in survivorship.** A court order is required to transfer this type of property to the proper party.

### **What Does "In Survivorship" Mean, and Must Survivorship Property Be Reported To The Probate Court?**

The placing of a savings account, shares of corporate stock, bonds or real "in survivorship" with another means that each of the named parties has an undivided equal interest in the monies, stocks, bonds, or real estate during their joint lives. This form of ownership grants to the joint owner(s) who survives, ownership of all of the monies, stocks, bonds, or real estate immediately upon the death of the joint owner. **Survivorship property must be reported to the Probate Court** on the Connecticut Succession Tax Return required to be filed with the Court.

### **Do I need to file anything with the probate court if it is not necessary to open an estate?**

**Yes. State law requires that all estates file an estate tax return in the probate court, whether or not it is necessary to open an estate.** The estate tax return is due six months from the date of death. Probate Charges are calculated on the value on the estate reported on the tax return, and interest applies if the charges are not paid by the due date.

## PROBATE COURT CHECKLIST

Below is a list of items that by Connecticut State Law must be reported to the Probate Court in the City or Town that the Decedent resided in. Preparation of these items in advance of your appointment with the Judge of Probate will assist the Probated process.

It is very important that you bring **ALL EXISTING ITEMS BEARING THE DECEDENT'S NAME**, be it in the decedent's name alone or in combination with another name(s).

A general rule is **BRING ANYTHING AND EVERYTHING OF VALUE THAT HAS THE DECEDENT'S NAME ON IT.**

Please contact the probate court's office to begin the probate process.

**PROBATE COURT DISTRICT:** \_\_\_\_\_

**DATE:** \_\_\_\_\_ **TIME:** \_\_\_\_\_

- \_\_\_ Certified Copy of Death Certificate
- \_\_\_ Original Will (Check signatures or obtain from attorney who drew the will)
- \_\_\_ Property Deed(s)
- \_\_\_ Tax bill showing gross assessment on property
- \_\_\_ Approximate market value of property \_\_\_\_\_
- \_\_\_ Mortgage payment book or statement (balance owed as of date of death)
- \_\_\_ Checking account: (approximate balance in account as of date of death)
- \_\_\_ Savings Accounts: (Balance as of date of death)
- \_\_\_ Money Market Accounts (Balance as of date of death)
- \_\_\_ Certificate of Deposit Accounts (Balance as of date of death)
- \_\_\_ Savings Bonds: If P.O. D. bonds or in joint names, list the number of bonds and the face value amounts.
- \_\_\_ Stocks: Will need original stock certificates and the value of each stock on the decedent's date of death. Stock value can be obtained from any stock broker's office or from the newspaper-take the High and the Low and get the average.
- \_\_\_ Automobile(s): Title or registration, Tax bill showing gross assessment
- \_\_\_ Pension or Profit Sharing plan:
- \_\_\_ IRA's/ Retirement Fund Accounts: Will need statements
- \_\_\_ Valuable Personal Property: I.E., coin, stamp collection, antiques etc. (value)
- \_\_\_ Insurance policies: Only if there is no named beneficiary or if beneficiary is deceased.
- \_\_\_ Other Real or Personal Property: \_\_\_\_\_
- \_\_\_ List of names and addresses of surviving relatives: (when applicable) parents, children, brothers, sisters, others. When there is no will and these named individuals may be an inheritee of the decedent's estate.
- \_\_\_ Outstanding bills: May be needed or any legal deductions from an estate.
  - \_\_\_ funeral expenses \_\_\_ monument expenses \_\_\_ unpaid taxes
  - \_\_\_ hospital or doctor's bills (not covered by insurance)
  - \_\_\_ loans or notes

**PLEASE NOTE:** It is not our intention, and we do not assume to decide or determine the outcome of any legal question involved in the administration of the estate of a decedent, but we believe the information included in this check list may be helpful in directing you to the proper sources of information you will need.

For more information or to download useful forms visit the Connecticut Probate Court online at <http://www.jud.state.ct.us/probate/>

## GETTING THROUGH GRIEF

The grieving process is a complex cycle of emotions. Experts have divided it into several stages.

**Denial**- the initial sense of shock may cause you to doubt-or refuse to believe-your loved one is gone. You may feel numb and may even have physical side effects, such as insomnia, loss of appetite and a racing heartbeat.

**Anger**- you may feel cheated or abandoned and take out your anger on friends, family or those who cared for your loved one.

**Depression**- often the longest and most difficult stage, you may experience despair, disorientation and a host of other psychological and physical problems.

**Acceptance**- You come to grips with the death and begin to move on with your life.

People do not necessarily move from one stage to another and directly on to perfect resolution, however. You may go back and forth or be in more than one stage at a time and experience a wide range of emotions-guilt, fear, sadness. The healing process is different for everyone, and there is no timetable.

### ***Helping Yourself with Grief***

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who died. It is an essential part of healing.

Please visit our web site @ [www.neilanfuneralhome.com](http://www.neilanfuneralhome.com) to view additional articles on grief.

### **Hospice Southeastern Connecticut**

Hospice Southeastern Connecticut offers support groups open to anyone in the community grieving the loss of a loved one. Each group will learn effective ways to heal under the guidance of a trained facilitator.

All groups are free and open to the entire community. Please call 860 848 5699 to register and for more information or visit [www.hospicesect.org](http://www.hospicesect.org)