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# THE FACTS OF YOUR LIFE.

A PERSONAL RECORD BOOK OF LIFE ESSENTIALS

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LINCOLN BENEFIT LIFE  
AN ALLSTATE COMPANY

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Keeping family records organized and up to date is a challenge we all face. However bothersome it may seem now, it's an **essential part of life** – the need to easily locate important records and information should a family member die or become disabled.

*The Facts of Your Life* is a journal that provides you with one central location for all of this information. We can't get rid of the task, but we can make it much easier for you.



### **Using your journal to organize records will:**

- Reduce the time, energy and cost needed to locate records later.
- Ease the confusion and stress your family will have at the time of your death or disability.
- Decrease the likelihood of unclaimed assets for your heirs.

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## How to make the best use of this journal.

Once you have read this journal, you will have a better understanding of what information should be recorded. These customizable worksheets will help with:

1. Family Essentials
2. Final Arrangements
3. Safe Deposit Box Inventory
4. Contacts
5. Budgeting

**Complete the Family Essentials worksheet first.** It records essential information your family would need at the time of your death or disability.

- Fill out the forms completely. If a section does not apply to you, indicate that on the form.
- Keep the forms up to date. Make a date with yourself and your family to review them at the same time every year (e.g., when you file your taxes).
- If you store information on a computer, note the computer location, file location, type of software used and name of the file. Make sure to keep a back-up copy in a safe place.
- Photocopy any of the forms for additional family information.
- Keep this information in a safe and easily accessible location. Make your family aware of that location. Give at least one copy of the initial completed worksheet and any major revisions as you make them to your executor.

## Personal documents.

Paperwork that legally documents your personal history may be needed to apply for benefits and/or to carry out legal instructions.

If you already have copies of these documents, be sure to store them in a safe location. Since safe deposit boxes may be sealed until after the owner's funeral, be cautious of what you put into them. Health care directives, instructions regarding disposition of remains and wills are best left with your lawyer or in a lockbox at home, not in a safe deposit box.

If you don't have copies of these documents, request them now so they will be on hand.

### Certificates and Decrees

It is best to obtain and keep in a safe deposit box two certified copies each of your birth certificate, your spouse's birth certificate, your marriage certificate and the birth certificates of each of your dependent children. This will give you a back-up copy if you need to send an original copy to receive benefits or other services.

Each state has its own method of maintaining birth certificates, marriage certificates, death certificates and divorce decrees or annulments. Usually these records are obtained from the county clerk, registrar or recorder of the county in which the event took place. In many states the Department of Vital Statistics in the state capital acts as a central clearinghouse for this information.

### The Importance of a Will

A will can eliminate many problems and misunderstandings in the settlement of your affairs. In some situations, a living trust may help simplify administration, as well as offer lifetime benefits.

A will can also:

- Allow for the distribution of your property according to your wishes and the needs and capabilities of those you leave behind.
- Let you nominate a guardian or guardians for minor children to be responsible for raising the children and managing their property.

- Cover many other contingencies, such as taking advantage of the maximum marital tax deduction and continuing the operation or orderly liquidation of a business.
- Provide a legacy for friends, or religious or charitable institutions.

If a person dies without a will, state law will dictate who gets what property and when. These rules are rarely what most people would choose.

Have a lawyer prepare your will, and make sure it is reviewed periodically to account for changes in federal and state laws, property values and the financial status of heirs.

## **Health Care Directives**

There are several documents that let you record your wishes regarding health care decisions. While each state has slightly different documents, the most common are a living will and a health care power of attorney.

### **Living will**

A living will is typically a personal statement that is effective only in extreme circumstances. A living will is referred to when you have an illness or injury that is terminal and death is imminent, and the attending physician believes that your condition is irreversible. In this situation, your living will tells the doctor, the hospital and your family members of your wish regarding life support.

### **Durable power of attorney**

A durable power of attorney for health care is broader and more flexible. It gives another individual the right to make health care decisions for you. The difference between this and a living will is that all health care situations are covered. It is important that the person to whom the power has been given knows of your wishes regarding different types of treatment, not just life support decisions.

Many states have specific laws regarding the type, wording and set up of documents, so seek legal help to prepare them. Once the documents are drafted, give a copy to your primary physician, and keep other copies on file with your family for use with other health care providers.

## Survivor's guide.

No one can ever truly be prepared for the death of a loved one...or the overwhelming tangle of decisions and responsibilities that seem like they can't wait. They can. Take things slowly and deliberately.

After a death, it's important to avoid decisions about major investments or loans, changing homes or canceling or converting insurance policies until you can think clearly and obtain qualified, unbiased investment advice.

The following guidelines may be useful in dealing with your loss.

### During the First Week

Planning the funeral and memorial services are among the first and most complex issues you will have to deal with at the death of a loved one. Consider how much you are able to afford. Depending on location, an average funeral can cost between \$6,000 and \$10,000. Ask someone you trust and respect for advice and then be firm about what you are willing to pay. This way, you will be able to plan a dignified funeral within your budget.

A good method of controlling the cost and stress is to have a friend or family member, who is less emotionally involved, with you at the time you make funeral arrangements. They can help you keep the final arrangements in perspective.

### Week One

- Concern yourself mainly with funeral details, family and friends.
- Contact funeral director or memorial society.
  - If applicable, authorize immediate donation of body parts (authorize donation of organs prior to death).
  - If applicable, contact medical school for body bequests.
- Notify friends, relatives and employers.
- Decide on the type and elements of the funeral services (the worksheet located under "Final Arrangements" in this journal can serve as a guide).

- Contact the local Veterans of Foreign Wars unit or American Legion. They may be able to provide you with an honor guard for military funerals.

**American Legion**  
700 N. Pennsylvania Street  
Indianapolis, IN 46206  
317-630-1200 • [www.legion.org](http://www.legion.org)

**Veterans of Foreign Wars**  
406 W. 34th Street  
Kansas City, MO 64111  
816-756-3390 • [www.vfw.org](http://www.vfw.org)

- Maintain a list of flowers, cards, donations and other expressions of sympathy.
- Accept the help of friends and relatives as needed for childcare, shopping, cooking, telephones, transportation, lodging of out-of-town visitors, etc.
- Have a friend or house sitter watch the home, especially during the funeral.
- Provide obituary information to the newspaper.
- Notify the deceased's employer. They can arrange for benefits due the beneficiaries. Check if he or she participated in any company retirement or pension plans.
- Locate a copy of the will. Wills are commonly filed with the family attorney, in lockboxes or in safe deposit boxes.
- Notify all insurance companies. This could include life insurance, home mortgage insurance, accident insurance, credit card balance insurance, auto loan or other credit insurance, worker's compensation, and employee and union insurance. The individual companies will send you claim forms and instructions.
- Order at least 10 certified copies of the death certificate. You will need these for each claim of any type that you may file. Your funeral director may be able to order the certificates for you or can advise you on where to obtain them.
- Retain all incoming mail and sort it out at a later date. This prevents the loss of bills and checks in the confusion immediately following the death.
- Photocopy all outgoing business mail to make sure that there is a good record during this emotional time.
- Begin sending notes to acknowledge those who extended special help, served as pallbearers, brought food, sent flowers or made contributions to designated charities.



## After the Funeral

- Gather important documents needed to settle the estate. A listing is found on the Family Essentials worksheet.
- See an attorney, who will explain the terms of the will and file the will in probate court. Family and friends may provide well-meaning advice, but they are usually not legal experts.
- Contact the Social Security Administration, especially if the deceased was receiving benefits or if there are minor children. Application should be made promptly, since some Social Security benefits are not retroactive. Eligible widows, widowers, minor children and, in some cases, dependent parents age 62 or older, are eligible for survivor benefits. In some situations, there is a lump sum payment of \$255 available to apply toward funeral expenses. You may contact the Social Security Administration at 800-772-1213.
- Notify the accountant/tax preparer, financial advisor and banker to change the name on any jointly held property and make any other needed adjustments to the accounts.
- Open a checking account in your own name if you don't already have one.
- Contact the Department of Veterans Affairs if the deceased was a veteran to learn what benefits may be available, including possible burial payments. Call the nearest Veterans Administration office or hospital and ask for the benefits advisor, or call toll-free 800-827-1000. Website: [www.va.gov](http://www.va.gov).
- Send the deceased's medical claims to insurance carriers.
- If there is a business, begin to determine what decisions need to be made about the future of the business.
- Check with your insurance agent about any changes on your home and auto coverage. If you were covered under any of your spouse's insurance policies, check if you can still retain your coverage.
- Re-evaluate your own insurance policies. You may need more or less insurance, especially if you have minor children. You will need to file a change of beneficiary form, if the deceased was the beneficiary on your policies, retirement accounts and/or investments.

## After the First Month

- Change the billing name with utilities, phone companies, cable TV companies, garbage collectors and any other home services.
- Change names on the credit card accounts if they were held jointly. If all the credit cards were in the deceased's name, apply for your own.
- Change vehicle registrations by contacting the state Department of Motor Vehicles.
- Retitle any jointly held real estate or other property, especially if you wish to sell it later.
- Prepare a net worth statement and make a list of income and expenses.
- See an attorney about updating your own will.
- Review old records and files, including at least 13 months of cancelled checks, for clues to any additional assets, benefits or obligations.
- Contact airlines to apply for transfer of frequent flyer miles to primary beneficiary (unless otherwise assigned in the will).

## After the Third Month

- Compose a monthly budget for yourself.
- See a tax advisor about your tax returns, and gather any information the advisor may need.

## After the Sixth Month

- Begin planning for your financial future by reviewing your assets and liabilities. Research changes and investments you may want to make.

# Family essentials.

Updated on \_\_\_\_\_ Copies Given to \_\_\_\_\_

## Personal Information

Name	Date of Birth	Social Security Number

## Contact People

### Accountant/Tax Preparer

Name	Account Number (if any)
Work Phone	Home Phone

### Attorney

Name	Account Number (if any)
Work Phone	Home Phone

### Beneficiaries

Name	Account Number (if any)
Work Phone	Home Phone

Name	Account Number (if any)
Work Phone	Home Phone

### Executor

Name	Account Number (if any)
Work Phone	Home Phone

### Financial Advisor/Broker

Name	Account Number (if any)
Work Phone	Home Phone

**General Insurance Agent**

Name	Account Number (if any)
Work Phone	Home Phone

**Life Insurance Agent**

Name	Account Number (if any)
Work Phone	Home Phone

**Trustee**

Name	Account Number (if any)
Work Phone	Home Phone

**Other**

Name	Account Number (if any)
Work Phone	Home Phone

**Credit Cards**

In Whose Name	Creditor
Phone	Account Number
In Whose Name	Creditor
Phone	Account Number
In Whose Name	Creditor
Phone	Account Number
In Whose Name	Creditor
Phone	Account Number
In Whose Name	Creditor
Phone	Account Number
In Whose Name	Creditor
Phone	Account Number

## Employment Benefits

(Note: remember to include former employers where benefit eligibility may still apply.)

Name	Employer
Phone	Benefit Type

Location of Records

Name	Employer
Phone	Benefit Type

Location of Records

## Financial Accounts

Name	Account Type	Account #
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Location of Account

Location of Records

Name	Account Type	Account #
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Location of Account

Location of Records

## Loans Payable to Us

From Whom \_\_\_\_\_ Phone (     ) \_\_\_\_\_

Location of Records

## Loan Payments

To Whom \_\_\_\_\_ Phone (     ) \_\_\_\_\_

Location of Records

To Whom \_\_\_\_\_ Phone (     ) \_\_\_\_\_

Location of Records

## Insurance Policies

### Auto

Company	Policy #
Contact	Phone #

Location of Policy

### Credit

Company	Policy #
Contact	Phone #

Location of Policy

### Dental

Company	Policy #
Contact	Phone #

Location of Policy

### Health

Company	Policy #
Contact	Phone #

Location of Policy

### Homeowner's

Company	Policy #
Contact	Phone #

Location of Policy

### Life

Company	Policy #
Contact	Phone #

Location of Policy

**Medical**

Company	Policy #
Contact	Phone #

Location of Policy

**Medicare**

ID #	Contact	Phone #
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Location of Records

**Other** (personal property, personal liability, boat, renter's, office, etc.)

Company	Policy #
Contact	Phone #

Location of Policy

**Investments**

In Whose Name	Account #	Phone #
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Location of Records

In Whose Name	Account #	Phone #
---------------	-----------	---------

Location of Records

In Whose Name	Account #	Phone #
---------------	-----------	---------

Location of Records

**Membership Benefits**

Member	Organization	Benefit
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Location of Records

Member	Organization	Benefit
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Location of Records

## Military Records

Record For (name)	Type of Record
Location of Document	
Record For (name)	Type of Record
Location of Document	

## Personal Documents

### Adoption Papers

Papers For	Date of Adoption	Place of Adoption
Certificate #	Location of Certificate	

### Birth Certificates

Certificates For	Date of Birth	Place of Birth
Certificate #	Location of Certificate	
Certificates For	Date of Birth	Place of Birth
Certificate #	Location of Certificate	
Certificates For	Date of Birth	Place of Birth
Certificate #	Location of Certificate	
Certificates For	Date of Birth	Place of Birth
Certificate #	Location of Certificate	

### Death Certificates

Certificates For	Date of Death	Place of Death
Certificate #	Location of Certificate	
Certificates For	Date of Death	Place of Death
Certificate #	Location of Certificate	



**Divorce/Separation/Annulment Papers**

Divorce Decree For	Date of Divorce	Place of Divorce
Certificate #	Location of Certificate	

**Guardianship**

Guardian For	Date of Guardianship
Attorney	Named Guardian

Location of Records

Guardian For	Date of Guardianship
Attorney	Named Guardian

Location of Records

**Living Will**

Will For	Dated
Attorney	Who Can Make Decisions For Me

Location of Living Will

Will For	Dated
Attorney	Who Can Make Decisions For Me

Location of Living Will

**Marriage**

Certificate For	Date of Marriage
Place of Marriage	Certificate #

Location of Certificate

Certificate For	Date of Marriage
Place of Marriage	Certificate #

Location of Certificate

**Power of Attorney (POA)**

Location of Records	
POA For	Date of POA
Attorney	Person(s) Named POA

Location of Records

Location of Records	
POA For	Date of POA
Attorney	Person(s) Named POA

Location of Records

**Will**

Location of Will	
Will For	Date of Will
Attorney	Executor

Location of Will

Location of Will	
Will For	Date of Will
Attorney	Executor

Location of Will

## Property and Real Estate

### Home Mortgage

Mortgage Holder	Phone
Location of Records	Date of Mortgage

### Other Property

Owner on Deed	Phone
Location of Records	Date of Deed
Owner on Deed	Phone
Location of Records	Date of Deed
Owner on Deed	Phone
Location of Records	Date of Deed

### Rentals (post office box, storage unit, etc.)

Renter	Phone	Person
Rental Number Contact	Location of Records	
Renter	Phone	Person
Rental Number Contact	Location of Records	

### Safe Deposit Boxes

Registered in the Name of	Name of Institution
Location of Keys	Box Number
Registered in the Name of	Name of Institution
Location of Keys	Box Number
Registered in the Name of	Name of Institution
Location of Keys	Box Number

## Trust Funds

For the Benefit of	Trustee
Attorney	Trust Dated
Location of Trust	
For the Benefit of	Trustee
Attorney	Trust Dated
Location of Trust	
For the Benefit of	Trustee
Attorney	Trust Dated
Location of Trust	

## Vehicles

Make/Model/Year	
Vehicle ID Number	Location of Title
Location of Registration	
Location of Maintenance Records	
Make/Model/Year	
Vehicle ID Number	Location of Title
Location of Registration	
Location of Maintenance Records	
Make/Model/Year	
Vehicle ID Number	Location of Title
Location of Registration	
Location of Maintenance Records	

## Final arrangements.

Making decisions now about your final arrangements and funeral or memorial service will provide comfort for your family. They will know your desires and wishes and can focus on providing them within the budget and guidelines you outline.

Do not store this information in a safe deposit box as it may be sealed until after the funeral. Be sure to advise your family where these instructions are kept.

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### To my survivors,

After careful thought, I have completed this journal entry with specific information that may be helpful at the time of my death. I have expressed my preferences on a variety of subjects pertaining to the disposal of my remains, and my memorial service and burial wishes. Unless changed by unexpected circumstances, I hereby desire and request the following be done at the time of my death.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

### Disposal of my remains

1. I have made prior arrangements for

- anatomical gift donation  bequest (or gift) of my body to a medical school. Legal documents detailing these wishes are located at:

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2. I  do or  do not wish to be  cremated  directly cremated.

Standard cremation usually involves viewing in a rented casket followed by a traditional service. Direct cremation refers to immediate cremation, no viewing and may be followed by a traditional service.

3. I  do or  do not wish to be embalmed.

## Funeral or Memorial Service

Your clergyman or funeral director may help clarify terms you are unsure of in completing this.

1. I prefer:

simple or  ornate services.

2. I wish my funeral expenses to be:

low  average  high average or  not limited.

3. I prefer the following funeral home: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: (            ) \_\_\_\_\_

4. I am a member of the following organization (military veterans, Masons, etc.) and desire an organizational service.

\_\_\_\_\_

5. I prefer that a wake be held for:

one day  two days  not at all  other: \_\_\_\_\_

6. I wish the casket to be:

open  closed.

I prefer to wear: \_\_\_\_\_

7. I wish the service to be for:

friends and relatives  private or  other: \_\_\_\_\_

8. I desire that services be held at (mark all that apply):

funeral home  church  graveside  other: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

9. Person conducting service: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: (            ) \_\_\_\_\_

10. Pallbearers:

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

11. Honorary pallbearers:

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

Name: \_\_\_\_\_ Phone: (    ) \_\_\_\_\_

12. Speakers: \_\_\_\_\_

\_\_\_\_\_

13. Those giving prayers: \_\_\_\_\_

\_\_\_\_\_

14. Musical performers: \_\_\_\_\_

\_\_\_\_\_

15. Musical selections: \_\_\_\_\_

\_\_\_\_\_

16. My favorite scriptures, poems, etc.: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

17. Ethnic customs to be observed: \_\_\_\_\_

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18. I  do or  do not wish for flowers. Preference of flowers: \_\_\_\_\_

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Disposal of flowers: \_\_\_\_\_

19. I request that memorial contributions be made to: \_\_\_\_\_

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20. I  have or  have not made funeral prearrangements with the funeral home.

21. I  have or  have not made any prepayment of funeral expenses.  
I have made prepayment as follows:

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22. Neighbors, friends and relatives to be contacted at my death:

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## Funeral or Burial Arrangements

### Cemetery property details:

1. I own burial property.

Yes  No

2. I have purchased a funeral/burial plan.

Yes  No

3. If “yes,” the following is the location of the the deed, title or plan:

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4. Name of cemetery, mausoleum or garden:

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Section: \_\_\_\_\_ Tier: \_\_\_\_\_

Lot: \_\_\_\_\_ Spaces: \_\_\_\_\_

5. Title of property or plan in the name of: \_\_\_\_\_

## My obituary.

1. I wish my obituary to be published.

Yes  No

2. I wish a picture to be published with my obituary.

Yes  No

3. Please publish my obituary in the following paper(s):

(Name, address, phone): \_\_\_\_\_

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## Safe deposit box inventory.

If you don't have a safe deposit box, then consider getting one. The yearly rental is inexpensive and may be tax deductible. Only items that would be troublesome, costly or impossible to replace should be put in your safe deposit box.

Remember, a safe deposit box is often sealed at the death of the owner, so avoid keeping the only copy of your will or other related items in the box. For your convenience, we have listed items that should be kept in the safe deposit box on the following safe deposit box inventory list.

### Contents of Safe Deposit Box

Location of Box	Date
Authorized Signers on Box	Location of Key

Item	Date Added (A)	Date Removed (R)
Adoption Papers		
Automobile Registrations		
Birth Certificates		
Bonds		
Citizenship Papers		
Contracts		
Death Certificates		
Deeds		
Divorce Decrees		
Household Inventory		
Jewelry		
Marriage Certificates		
Stocks Certificates		
Titles		
Veteran's Papers		
Other		
Other		
Other		

# Contacts.

## Appliance Repair

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Address

Phone (      )

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## Baby Sitter

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Address

Phone (      )

---

## Clergy

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Address

Phone (      )

---

## Daycare Provider

---

Address

Phone (      )

---

## Dentist

---

Address

Phone (      )

---

## Hairdresser

---

Address

Phone (      )

---

## Handyman

---

Address

Phone (      )

---

## Housekeeper

---

Address

Phone (      )

---

## Optometrist

---

Address

Phone (      )

---

**Pediatrician**

---

Address

Phone (      )

---

**Pharmacist**

---

Address

Phone (      )

---

**Physician**

---

Address

Phone (      )

---

**Realtor**

---

Address

Phone (      )

---

**Veterinarian**

---

Address

Phone (      )

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**Other**

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Address

Phone (      )

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**Other**

---

Address

Phone (      )

---

**Other**

---

Address

Phone (      )

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**Other**

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Address

Phone (      )

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## Budgeting.

The death of a spouse is likely to change your budget, your monthly income and create new expenses. It's important to identify the resources available to meet your financial needs.

In order to project future expenses, you need to first review your current expenses. Start with your fixed expenses – those you are committed to pay at regular intervals.

### Inventory of Fixed Expenses

	How Often Due	Amount Due \$	Date Next Due (M) (Q) (A)
Mortgage			
Utilities			
Gas			
Electric			
Water			
Telephone			
Co-op/Condo Fee			
Rent			
Loan Payments			
Car Payments			
Insurance Premiums			
Medical			
Life			
Homeowner			
Auto			
Personal Liability			
Taxes			
Real Estate			
Personal Property			
Federal			
State			
Self-Employed			

Discretionary expenses vary from month to month. These could include groceries, clothing, entertainment, vacations, personal care, subscriptions, etc. Look at past credit card statements and your checking account to see what they have been in the past to better estimate the future.

### Inventory of Discretionary Expenses Worksheet

	Total Last 12 Months \$	Monthly \$
Groceries		
Clothing		
Home Maintenance		
Home Improvement		
Auto Maintenance		
Entertainment		
Dues (club/professional)		
Subscriptions/Books		
Vacation Trips		
Domestic Help		
Household Purchases		
Gifts/Birthdays		
Dry Cleaning		
Drugstore		
Hairdresser		
Transportation		
Yard/Pool Maintenance		
Education (indicate whose)		
Un-reimbursed Medical Expenses		
Child Care		
Charitable Contributions		
Tax Preparation Fee		
Un-reimbursed Business Expenses		
Legal Fees		
Accounting Fees		

## Additional sources of help.

### **Reading materials**

Public libraries, religious institutions and grief support groups often have books under the topic of death, widowhood or bereavement. These resources may also have materials on topics such as health, housing, insurance and finance, which may assist you with your changed lifestyle.

### **Support groups**

Grief support groups are beneficial in helping you to share your feelings with others. These groups provide a “safe” environment to talk about your grief, often at no charge. When seeking a counselor or grief support group, look to:

- Your funeral home
- Your church
- Family and friends
- Your employer’s Employee Assistance Program
- Military service offices

An excellent national grief support network is the Widowed Persons Services, a nonprofit program of the American Association of Retired Persons (AARP). Widowed Persons Services provide free one-on-one counseling, group counseling, grief support and referrals through trained widowed volunteers. Contact them at 888-OUR-AARP (888.687.2277) or [www.aarp.org](http://www.aarp.org) for help in finding a program near you.



## Personal and financial security.

Following the death of your spouse, you are likely to experience a heightened sense of vulnerability. For the first time in your life, you may be living alone and may have a large sum of money at your disposal. Here are some suggestions to help you maintain a sense of personal and financial security.

Wait a full year before making any major financial or personal decisions, such as:

- Paying off your home
- Moving
- Changing insurance policies
- Making investments
- Remarrying

Usually, our emotions need to go through a full set of seasons before we can fully comprehend the extent of our loss.

Families who have lost a loved one are prime targets for fraud. You may receive:

- Demands for repayment of loans that don't exist
- Unsolicited COD merchandise
- False overdue notices

Turn any unusual payment requests over to the executor, your lawyer or other professional advisor.

Don't tell strangers that you are alone:

- Refer to your spouse as “not available” rather than deceased when someone calls.
- Mark incoming mail with “no longer at this address.”

## Fulfilling an essential of life.

Now that your records and information have been compiled in one organized location, you'll be able to breathe a little easier, worry a little less and enjoy life a little more—knowing that this key essential to your life and your family's financial well being has been finalized.





Variable universal life products are long-term investments designed to provide life insurance protection and flexibility in connection with premium payments and death benefits. You should carefully consider the investment objectives, risks, charges and expenses of the investment alternatives before purchasing a policy. These policies have limitations and are sold by prospectus only. The prospectus contains details on the investment alternatives, policy features, the underlying investment options, fees, charges, expenses and other pertinent information. To obtain a prospectus or a copy of the prospectuses for the underlying investment options, please contact Lincoln Benefit Life Company or go to [www.accessallstate.com](http://www.accessallstate.com). Please read the prospectuses carefully before investing in a contract.

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LINCOLN BENEFIT LIFE  
AN ALLSTATE COMPANY

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800-525-9287



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STANDARDS ASSOCIATION

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| <ul style="list-style-type: none"><li>■ Not FDIC, NCUA/NCUSIF insured.    ■ Not insured by any Government agency</li><li>■ Not a deposit    ■ No guaranteed by the bank or credit union    ■ May go down in value.</li></ul> |
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