

# Delivering the Promise<sup>®</sup>

## Financial security checklist



### As a service to you...

During this time of loss, we would like to express our sincere condolences. There are many details that need attention when a loved one passes away.

MetLife has arranged for a Delivering the Promise specialist to help you review the important questions in this checklist.

Please take a moment to review this checklist with your Delivering the Promise specialist. The short amount of time required to review this checklist will help ensure that matters important to you and your family have not been overlooked.

#### For the surviving spouse

If you are a surviving spouse and the beneficiary of a life insurance policy, you should review the following questions with your Delivering the Promise specialist. Reviewing these issues carefully can help ensure that you receive all the benefits you are entitled to, as well as help you take the appropriate steps to secure your financial future.

Yes	No	Proceeds
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- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Do you have any questions about the proceeds?                              |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. Do you understand the Total Control Account <sup>®</sup> and how it works? |

Social Security		
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- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Have you filed for the lump-sum Social Security benefit?   |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. If you were receiving Social Security benefits, do you need to notify the Social Security Administration about the death of your spouse? |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Have you spoken with a Social Security representative about whether you may be eligible for other survivor benefits?                     |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Have you checked on the status of your Social Security benefits within the last three years?   |

**For the surviving spouse** *(continued)*

**Yes No Life insurance**

- 1. Do you need to change the beneficiaries on your life insurance policies?
- 2. Do other relatives and/or children need to change their beneficiary designations?
- 3. Do you need to notify MetLife that you are the contingent owner of life insurance owned by your spouse?
- 4. Do policies need to be transferred to you from his/her estate?
- 5. Have you filed death claims with other insurance companies and do you need any assistance in submitting claims?
- 6. Have you had your own life insurance policy reviewed within the past two years?

**Long Term Care insurance**

- 1. Have you cancelled your spouse's long term care insurance policy?
- 2. Do you have a shared care or similar rider on your long term care insurance policy that has to be removed?
- 3. Do you need to change the beneficiaries for any premium refund or similar benefit under your long term care insurance policy?
- 4. Have you reviewed the designee on your long term care insurance policy in case of nonpayment of premium?
- 5. Have you had your own long term care insurance policy reviewed within the last year?

**Other insurance concerns**

- 1. Will your health insurance stay in force?
- 2. Have you changed the name on auto and/or homeowners insurance policies in order to ensure proper billing?
- 3. Are you entitled to a refund for overpaying insurance premiums, such as premiums for auto or health insurance policies?
- 4. Was there credit life insurance on credit cards, consumer loans or auto loans?

**Retirement-related concerns**

- 1. Have you changed/transferred ownership on all IRAs, annuities, 401(k) plans or any other before-tax monies?
- 2. Do you need to change the beneficiaries of retirement benefits?
- 3. Are there any joint and survivor annuity benefits that also need to be adjusted?

## For the surviving spouse *(continued)*

Yes	No	Other issues
<input type="checkbox"/>	<input type="checkbox"/>	1. Did your spouse own any stock on which ownership must be transferred?
<input type="checkbox"/>	<input type="checkbox"/>	2. Have you considered whether any federal or state estate taxes will be due?
<input type="checkbox"/>	<input type="checkbox"/>	3. Is there any information on life insurance or related financial products and services that you would like to receive?
<input type="checkbox"/>	<input type="checkbox"/>	4. Does your will need to be updated or reviewed to make sure it still accomplishes your intentions?
<input type="checkbox"/>	<input type="checkbox"/>	5. Have you notified the Credit Bureaus regarding the death of your spouse?
<input type="checkbox"/>	<input type="checkbox"/>	6. Did your spouse have assets or credit in their name alone? If so, was a beneficiary named?

## For children/siblings

If you are a child or sibling of the policyholder and are the beneficiary of his or her life insurance policy, you should review the following questions with the financial professional.

Reviewing these issues carefully can help ensure that you receive all the benefits you are entitled to, as well as help you take the appropriate steps to secure your financial future.

Yes	No	Proceeds
<input type="checkbox"/>	<input type="checkbox"/>	1. Do you understand the Total Control Account® and how it works?

### Social Security

<input type="checkbox"/>	<input type="checkbox"/>	1. Have you checked on the status of your Social Security benefits within the last three years?
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### Life insurance

<input type="checkbox"/>	<input type="checkbox"/>	1. Do you need to change the beneficiaries on your life insurance policies?
<input type="checkbox"/>	<input type="checkbox"/>	2. Have other relatives and/or children been advised to change their beneficiary designations?
<input type="checkbox"/>	<input type="checkbox"/>	3. Do you need to notify MetLife that you are the contingent owner of life insurance owned by the deceased?
<input type="checkbox"/>	<input type="checkbox"/>	4. Did the deceased have life insurance with any other companies where assistance may be needed in submitting a death claim?
<input type="checkbox"/>	<input type="checkbox"/>	5. Have you had your own life insurance policy reviewed within the past two years?

### Long Term Care insurance

<input type="checkbox"/>	<input type="checkbox"/>	1. Have you cancelled the deceased's long term care insurance policy?
<input type="checkbox"/>	<input type="checkbox"/>	2. Do you need to change the beneficiaries for any premium refund or similar benefit under your long term care insurance policy?
<input type="checkbox"/>	<input type="checkbox"/>	3. Have you reviewed the designee on your long term care insurance policy in case of non-payment of premium?
<input type="checkbox"/>	<input type="checkbox"/>	4. Have you had your own long term care insurance policy reviewed within the last year?

**For children/  
siblings** *(continued)*

**Yes No Other insurance concerns**

- 1. Have you cancelled auto and/or homeowners insurance policies where there may be a prorated premium refund?
- 2. Was there credit life insurance on credit cards, consumer loans or auto loans?

**Retirement-related concerns**

- 1. Have you submitted the proper forms for all IRAs, 401(k) plans or any other before-tax monies?
- 2. Do you need to change the beneficiaries of retirement benefits?

**Other issues**

- 1. Did the deceased own any stock on which ownership should be transferred?
- 2. Have you considered whether any federal or state estate taxes will be due?
- 3. Is there any information on life insurance or related financial products and services that you would like to receive?
- 4. Does your will need to be updated or reviewed to make sure it still accomplishes your intentions?

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