

LIFE INSURANCE BENEFITS

Insurance benefits may be available from:

- Life insurance companies
- Group insurance (place of work, fraternal organization, etc.)
- Credit card insurance
- Credit life (mortgages, vehicles, personal loans)
- Homeowner's policy (under certain applications)
- Government life insurance
- Veterans' life insurance

If you have concerns regarding policies which may be in force, but are not available, you may contact:

The American Council of Life Insurance Information and Reference Service

1001 Penn Avenue NW
Washington, DC 20004
1-800-942-4242

This service assists in locating lost or unobtainable policies. Contact the local agent who may have more detailed information regarding other policies the insured may have with the company.

The following documents may be required for claiming benefits:

- Insurance policies
- Lost policy form/statements
- Change of beneficiary endorsement
- Certified death certificate of insured
- Beneficiary certified death certificate if beneficiary is deceased
- Properly completed claim form
- Proof of marriage
- Proof of payment of funeral expenses, when all beneficiaries are deceased, and proceeds go to the estate

Death benefits may be assigned to pay funeral expenses or deposited in an estate.

Generally death benefits paid to a named beneficiary are not taxable or included in the total of the deceased estate. Insurance proceeds left to the estate or with no surviving beneficiaries must be filed in the probate proceedings.

Proceeds from the policies may be paid to the beneficiary in different ways. Proper advice can help resolve investment questions. Life insurance benefits are for the surviving family. A pre-funded funeral plan can secure these funds for day-to-day expenses, which the survivors must meet.

All Veterans~All Families Cremations

693 Old Englewood Rd., Suite B, Englewood, FL 34223
www.allvetscremations.com
(941) 460-6324

VETERANS SURVIVOR BENEFITS

1-800-827-1000

Various veterans' benefits may be available to the survivors of an eligible deceased veteran. They consist of burial allowance and may in certain cases monthly survivor benefits.

We will carefully file for all burial allowances, flag and marker benefits for which the deceased may be eligible. Additionally, applications for survivor benefits can be arranged through the local veteran's service office.

SARASOTA COUNTY

4801 Swift Rd. Suite A,
Sarasota, FL 34231
Phone: 941-927-8285 Or 877-927-8387
Fax: 941-927-8307

Veterans Services Office

North Port City Hall,
4970 City Hall Boulevard
North Port, FL
(941) 429-7214

VA Sarasota Primary Care Clinic

682 Bee Ridge Rd,
Sarasota, FL
(941) 371-3349

CHARLOTTE COUNTY

Veteran Services Main Office

1050 Loveland Blvd.
Port Charlotte, FL 33980
(941) 764-5579

Veteran Services West County Office

6868 San Casa Drive, Unit 12
Englewood, FL 34224

Regional Veterans Service Office

St. Petersburg, FL
Phone: 1-800-827-1000

All burial benefits can be applied for up to two years following the death of the veteran. All survivor benefits should be applied for through the local veterans' service office as soon as possible.

Any benefits received in the name of the veteran following the death must be returned to the local veterans' service office. Proper evaluation of eligibility for funds will be determined on behalf of the survivors. Contact the local office for applications.

Veterans' benefits have been extended to those who served in the merchant marines during wartime and were honorably discharged.

The following documents may be required for veteran's benefits:

- Copy of military discharge form DD214.
- Original or certified copy of marriage certificate.
- Original death certificate.
- Original or certified birth certificates of children under 18, or older if attending school or disabled prior to age 18.
- If previous marriages, original or certified copy of divorce decrees.
- VA claim number, if one has been issued.
- VA insurance policy number.
- Social security numbers for all family members.
- Funeral and/or cemetery bills (paid bills only).

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