



The information below is in support of the International Decedent Resolution Standards (IDRS available at 'Death.org' and is offered as a resource in conjunction with the HeirList mobile application). These descriptions and solutions will continue to be added to and refined, and please notify HeirList via our website if you have questions or suggestions. We thank you for your support. – Jay Martin & the HeirList Team

Question AC – Employer (Final)

(Last Updated: April 9, 2021)

(AC) Were they employed at the time of passing?

There are a number of Questions related to employment, with this being the main one. Depending on if they had an active employer when they passed, there are a variety of things needing to be taken care of or reviewed. The major difference with a prior employer would be that any check-out process was probably completed (with all of the things needing to be done) and also certain benefits would not be applicable if they were a former employee. There may be some overlap with this Question and others, but per our general objective we prefer being comprehensive rather than ensuring mutual exclusivity.

Items

Items for Question AC – Employer (Final)

- 311 Find, secure, understand all documents and information related to their last employer.
- 312 Identify employer and notify their Human Resources department and direct supervisor.
- 313 Coordinate with Human Resources (or other group) for close out process
- 314 Request the Employer EIN (Employer Identification Number).
- 315 Obtain personal effects from their office area or others under company control (e.g. storage).
- 316 Return all company assets (e.g. laptops, keys/badges, phones, vehicles or other equipment).
- 317 Ensure all company information (data, reports, etc.) is returned.
- 318 Confirm there were no wage garnishments, and reconcile if there were.
- 319 Calculate and collect any wages owed from Employer.
- 320 Notify and close employer health plan.
- 321 Identify and collect any commissions owed deceased.
- 322 Calculate and collect any vacation compensation owed, if policy allows.
- 323 Identify and collect any expenses owed (e.g. travel).
- 324 Identify and resolve any loans or other debts owed to Employer.
- 325 Identify and obtain any life insurance proceeds provided by an employer.
- 326 Find and obtain any corporate benefits, death benefits or future pension information.
- 327 Investigate any Federal or other government employment benefits. Obtain if feasible.
- 328 Identify and collect any other miscellaneous items or amounts owed.
- 329 Recover or transfer any 401k or other plans (403(b), 457).
- 330 Recover deferred compensation outside of stock options, profit-sharing and pensions.

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- 331 Recover proceeds from any profit-sharing plans.
 - 332 Recover value from warrants or other stock option type items
 - 333 Review and recover any value from Employer/retirement benefit (pension) plans.
-

311 - Find, secure, understand all documents and information related to their last employer.

Did the Deceased have an employer when they passed?

Identify if the Deceased was employed when they passed away, who the Deceased's employer was and secure all relevant employment documents.

Searching through the Deceased's records, files and computer may help identify if the Deceased was employed and who the Deceased's employer was at the time of passing. Accessing the Deceased's computer may require knowledge of usernames, passwords and pin numbers. Search for records and documents such as old paycheck stubs, W2's, business cards, email addresses, identification badges and cards, parking passes or window stickers on the Deceased's vehicle. If the Deceased was a good record keeper, finding such records or documents should not be difficult. If the Deceased was not a good record keeper, consider using the Internet to help identify if the Deceased was employed and by whom. Do a social media search on the Deceased, looking at sites such as LinkedIn, which generally shows who a member is currently employed by or Facebook which may allow one to indirectly find out where someone works.

Once it has been determined if the Deceased was employed at the time of passing and by whom, secure all the Deceased's documents related to employment. Secure paycheck stubs, W2's and employment agreements. If these are unavailable, contact the Deceased's employer, inform the employer of the Deceased's passing and ask for copies of these documents. For paycheck stubs and W2's, you may have to reach out to the payroll provider that the employer was using.

Have all documents and information from or related to their last employer been obtained?

312 - Identify employer and notify their Human Resources department and direct supervisor.

Did the Deceased have an employer when they passed?

Identify who the Deceased was employed by, contact and notify the employer's Human Resources department and the Deceased's direct supervisor to inform them of the Deceased's passing.

Sorting through the Deceased's files and records can help identify who the Deceased's employer was and how to contact the employer. Upon identifying the employer, contact the employer, specifically the employer's Human Resources Department and the Deceased's direct supervisor to confirm the Deceased's employment and inform them of the Deceased's passing. If the employer's contact information is unavailable, searching for the employer on the Internet may provide such contact information. If the employer does not have a company website, searching through local business directories may help identify contact information. Several businesses, especially small to mid-size companies outsource their human resource functions to a PEO or third-party company, so the Deceased's employer may not have a Human Resources Department. If this is the case, consider contacting the PEO or third-party company or contacting the individual at the Deceased's employer who would oversee dealing with human resources matters. This could be a business owner, CEO, President, CFO, office manager, executive

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assistant or secretary. If the Deceased's direct supervisor is unknown, when contacting the Deceased's employer ask someone at the company who the Deceased's direct supervisor was.

Was the final employer confirmed and last supervisor and the HR department contact?

313 - Coordinate with Human Resources (or other group) for close out process.

Is there an employer close-out process?

Identify the Deceased's employer, contact the employer's Human Resources Department, or other back office group, and coordinate with them for the close out process.

The Deceased's employer should have a designated department or individual within its organization who handles the close out process and other internal procedures. The process could include such things as informing other employees within the company of the Deceased's passing, informing the company's customer or clients of such death, handling public relations and informing the media, securing and returning the Deceased's personal belongings, ensuring that company property that the Deceased possessed is secured, issuing final checks and payments for obligations owed to the Deceased, handling and processing of any benefits that the Deceased may have accrued while working, settling and debts that the Deceased may have had with the employer and updating the company's website or other business related items to reflect the Deceased's passing. Obtain a copy and list of the process and internal procedures from the Deceased's company.

Was a list or requirements for the close-out process obtained from the employer?

314 - Request the Employer EIN (Employer Identification Number).

Does the employer have an EIN number?

Identify the Deceased's employer, contact the employer's accounting department, ask the department if the company has an EIN number and request such number. Record the EIN number, confirm that it is accurate and send a copy of it to the executor of the Deceased's estate.

An EIN number, or Employer Identification Number, is a number assigned to a company by the IRS for identification purposes and is a requirement for a business if the business has employees. It is important to know this number so one can discuss any discrepancies or issues that may arise with the reporting of compensation payments, benefit payments, severance payments, other earnings or withholdings on the Deceased's final earnings and checks. The Deceased is likely to have accrued wages, vacation time and other compensation which is paid after the Deceased's passing. When these payments are made, and if they are made in the same year that the Deceased passed, the company is required to withhold Social Security and Medicare taxes on the payments and report them on the Deceased's W2 to ensure that proper credit is received. The W2 will also have the company's EIN number identifying who made such payments to the Deceased. So, knowing this number will help if one needs to contact the IRS to address issues with the Deceased's W2. If the company does not have its EIN number, consider searching through the Deceased's old paycheck stubs or past W2's, contacting the IRS or doing an online EIN search to help find and confirm it.

Has the EIN number been received and confirmed?

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315 - Obtain personal effects from their office area or others under company control (e.g. storage).

Did they leave any personal effects at their place of employment or other sites (e.g. customer)?

Identify the Deceased's employer and contact the employer to arrange for picking up personal belongings that the Deceased may have left at the office or other facilities that are under the company's control. The company should have a designated department or individual within the organization who handles such matters.

Make a list of items that the Deceased may have left at the office or other company-controlled facility. Such things may include pictures, sunglasses, prescription glasses, clothing, jewelry, electronic devices such as tablets, mobile phones and chargers, briefcases, headphones or prescription medication. Obtain a copy of the company's policies and procedures on securing these items and recover such items. If you are not an immediate family member, such as a spouse, parent, adult child or sibling, the company may request a power of attorney from the designated trustee, beneficiary or executor of the Deceased's estate prior to releasing the Deceased's belongings.

Have all of their personal belongings been recovered from their employer?

316 - Return all company assets (e.g. laptops, keys/badges, phones, vehicles or other equipment).

Did they have any company assets to be returned?

Identify the Deceased's employer, contact the employer, obtain a list of company assets that the Deceased possessed, secure these assets and return them to the company.

Obtain a list of all company assets that the Deceased possessed from the Deceased's employer and make one for your own recordkeeping and cross referencing. Search through the Deceased's records and files to see if the Deceased had an agreement or any relative paperwork illustrating what company property was in the Deceased's possession. Some company owned property to consider include computers, laptops, tablets, hard drives, phones, company identification or badges, building access cards, parking structure access cards or passes, uniforms, tools, vehicles, office keys, desk keys, filing cabinet keys and company credit cards. Once the company owned property has been secured, contact the company, obtain a copy of their policies and procedures on returning company assets and return the assets. The company should have a delegated department or individual within the organization who handles such matters. Upon returning the company's assets, ask for an itemized receipt which indicates that all property has been returned. File, secure and send a copy of the receipt to the executor of the Deceased's estate.

Have all of the company assets (or other, e.g. customer's) been returned?

317 - Ensure all company information (data, reports, etc.) is returned.

Did they possess any corporate information/intellectual property to be returned?

Identify the Deceased's employer, contact the employer, obtain a list of all company information that the Deceased may have possessed, secure such information and return it to the company.

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Sorting through the Deceased's files, records and computer can help identify if such company information was in the Deceased's possession. Accessing the Deceased's computer may require knowledge of usernames, passwords or pin numbers. Some items to consider include company data, reports, financial statements, contracts or agreements that the Deceased may have been working on, trade secrets and other intellectual property. These items could be in electronic or paper format. Once the company information has been identified and secured, make a list identifying the information and cross reference it with the list provided by the Deceased's employer. Return the company information and ask for an itemized receipt which indicates that the information has been returned. The company should have a delegated department or individual within the organization who handles such matters. File, secure and send a copy of the receipt to the executor of the Deceased's estate.

Has all company information and intellectual property been returned?

318 - Confirm there were no wage garnishments, and reconcile if there were.

Are there any wage garnishments?

Identify the Deceased's employer, contact the employer's accounting or payroll department and determine if any wage garnishments were put in place.

Searching through the Deceased's records, files and old paycheck stubs may help identify if wage garnishments were in place. Some common wage garnishments include child support, consumer debt, student loans, unpaid taxes or unpaid court costs. Wage garnishments are generally made public, so searching public records on the Deceased may help identify if they exist. Furthermore, it is important to keep in mind that wage garnishment laws differ from state to state, so it is advisable to research state laws. Regarding the Deceased's employer and payroll department, be mindful that many small and mid-size businesses outsource payroll activities to third-party providers, so contacting the third-party provider may need to be done. Obtaining records or information from the third-party provider may require furnishing personal identification as well as a power of attorney from the delegated trustee, beneficiary or executor of the Deceased's estate.

Upon determining if wage garnishments were put in place, make a list including the authority garnishing the wages and the amount that is being garnished. Confirm these garnishments, reconcile them and close them out. In order to close out the garnishments, one may need to contact the State Attorney General's Office and furnish a copy of the Deceased's death certificate, as well as personal identification and other documents, such as a power of attorney, for the delegated trustee, beneficiary or executor of the Deceased's estate. If a copy of the Deceased's death certificate is unavailable, one may be obtained from the Office of Vital Records in the county that the Deceased resided in.

Are all wage garnishment issues confirmed and if they exist, closed out and confirmed?

319 - Calculate and collect any wages owed from Employer.

Did they have any wages owed?

Identify the Deceased's employer, contact the employer's payroll department and determine if any outstanding wages need to be collected.

Searching through the Deceased's records and files can help identify if outstanding wages need to be collected. Look for old paycheck stubs, the Deceased's most recent paycheck stub and employment agreements which outline compensation structures to get a better understanding of what earned wages may be outstanding. Some

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things to consider are accrued salary, bonuses and commissions as well as accrued and unused vacation, PTO or benefit time. Regarding compensation, laws differ from state to state, so it is advisable to research state law. Make a list of these items, calculate the total owed to the Deceased and review them with the employer's payroll department or third-party payroll provider to ensure that all forms of wage compensation have been addresses and received.

Have all wages owed been received?

320 - Notify and close employer health plan.

Did they have an employer health plan?

Identify the Deceased's employer, contact the employer, obtain information on the employer's health plan, such as who the provider is and what the group plan number is and inform the employer that the Deceased's health benefits need to be terminated.

Searching through the Deceased's files, records and belongings could help find an insurance card or healthcare statement which indicates who the health plan provider is, what the group number is and contact information for the provider. Determine if the Deceased was participating in an FSA or HSA plan and see if any funds remain in such accounts. If funds remain in these accounts, record the amounts and ensure that they are recovered. Once this has been identified, secure and record the information. In most cases, the employer will automatically terminate the Deceased's health coverage in the event of a death, but it is always a good idea to have the records and know the information in the event that an error has occurred and the issuer of the health care plan needs to be contacted.

Was their employer health plan notified and closed?

321 - Identify and collect any commissions owed deceased.

Did they have any outstanding commissions owed?

Identify the Deceased's employer, contact the employer's accounting and payroll department and collect any commissions that were owed to the Deceased.

Search through the Deceased's files and records looking for employment agreements or other agreements which outline commission structures. If they are not available, contact the employer's accounting and payroll department and obtain a copy. This may require furnishing personal identification and a power of attorney from the designated trustee, beneficiary or executor of the Deceased's estate. The company should have a delegated department or individual within the organization who handles such matters. Once the commissions have been identified, calculated and collected, document it and send a copy of the receipt of funds to the executor of the Deceased's will.

Have all commissions owed the Deceased been collected?

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322 - Calculate and collect any vacation compensation owed, if policy allows.

Did they have any vacation or PTO owed?

Identify the Deceased's employer, contact the employer's human resources or accounting and payroll department, obtain a copy of the company's vacation or PTO policy and collect any outstanding amounts that were owed to the Deceased.

Searching through the Deceased's records, files, computer and paycheck stubs, which often illustrate accrued PTO hours, may be a good way to find a copy of the company's vacation and PTO policy, if a copy is not provided by the company and identify how much PTO the Deceased has accrued. Once the company policy has been secured, review it and determine if the company compensates its employees for earned and unused vacation and PTO time. Calculate what is owed to the Deceased, review it with the company's designated individual who handles such matters and collect any outstanding balances. Once the vacation and PTO compensation has been collected, document the receipt of funds and send a copy to the executor of the Deceased's estate. If it has been determined that the employer is not acting in accordance with State labor law, consider consulting with an employment or labor law attorney who can assist with answering questions and resolving the matter favorably.

Has all compensation due, if any, for outstanding vacation or PTO been collected?

323 - Identify and collect any expenses owed (e.g. travel).

Did they have any business expenses owed?

Identify the Deceased's employer, contact the employer's accounting and payroll department, determine if any business-related expenses are owed to the Deceased and collect these outstanding amounts.

Searching through the Deceased's records and files, such as receipts for credit cards, hotels, rental cars and airline fare can help determine if reimbursable expenses are owed by the Deceased's company. Once these items have been identified, make an itemized list of them with a description of the charges and the amount. Review this list with the company's accounting department, reconcile any differences and collect what is owed to the Deceased. If a company credit card was used, determine if the Deceased is responsible for paying any portion of the outstanding balance and what the company's policies and procedures are for such a thing. Upon collecting the business expenses that were owed to the Deceased, record the receipt of funds and send a copy to the Deceased's executor.

Have all business expenses that were owed been collected?

324 - Identify and resolve any loans or other debts owed to Employer.

Did they have any outstanding loans/obligations with their employer?

Identify the Deceased's employer, contact the employer's accounting or payroll department, determine if the Deceased had any outstanding loans or debts to the company and obtain a copy of the company's policies and procedures on how to resolve any outstanding debts.

Searching through the Deceased's files, records and computer may help identify if any loans or debts owed to the company exist. Looking at the Deceased's paycheck stubs can help identify if a loan or debt was owed as that it is common to have such debts paid through payroll deductions. Some loans or debts to consider are loans for education or obtaining specific certifications, loans for employees in financial distress or loans for purchasing specialized tools or clothing. If a loan or debt exists, there is a good chance that the Deceased's employer has a

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record of it. Contact the designated individual at the Deceased's company who handles such matters, confirm what loans or debts exist, the amounts owed and the company's procedures on resolving the loans or debts. Make a list of the loans and debts, reconcile and resolve them with the company. Keep records of the loans or debts that have been paid off or forgiven. If a loan or debt is forgiven, there may be a potential tax implication that arises so make sure to properly document everything. Also, the way that loan or debt forgiveness is treated could be based on state law, so it is advisable to research state law before settling the loan or debt. Once the records have been updated, submit a copy to the executor of the Deceased's estate.

Have all loans or financial obligations due the employer been paid or closed out (forgiven)?

325 - Identify and obtain any life insurance proceeds provided by an employer.

Was there a life insurance policy related to the Deceased from the employer?

Identify the Deceased's company, contact the company's accounting or human resources department and obtain a copy of any employer-sponsored life insurance policy that the Deceased may have had.

Searching through the Deceased's files and records may help identify if the Deceased had an employer-sponsored life insurance plan. Once a copy of the plan has been secured, review it, identify the provider of the plan and the policy number and determine if there are any stipulations on the policy. Contact the provider of the plan, inform them of the Deceased's passing and collect the proceeds of the plan. This may require furnishing a copy of the Deceased's death certificate as well as personal identification and other documents, such as a power of attorney, from the designated trustee, beneficiary or executor of the Deceased's estate. If a death certificate is unavailable, one may be obtained from the County of Vital Records in the county that the Deceased resided in. Upon collection of the proceeds, record the collection and send a copy of the record to the executor of the Deceased estate.

Have any funds due from Employer Life Insurance policies been received?

326 - Find and obtain any corporate benefits, death benefits or future pension information.

Did they have a pension plan or any other related death benefits?

Identify the Deceased's employer, contact the employer's human resources department and obtain information on any corporate benefits, death benefits or future pension payments that are owed to the Deceased.

Searching through the Deceased's records, files and computer can help identify if such things exist and if a copy of the benefits plan and pension plan agreement is available. Once a copy of the company's corporate and death benefits plan has been obtained from the company's human resources department, review the policies and the procedures required to collect any benefit that is due to the Deceased. As for corporate and death benefits, some companies offer help with funeral arrangements and other expenses related to an employee's death. Regarding future pension information, if a copy is not available from either the company or found in the Deceased's records, consider contacting the third-party administrator of the pension plan and inform the administrator of the Deceased's passing in addition to changes that may need to be made to the Deceased's pension plan. Obtaining information from the third-party administrator will likely require a copy of the Deceased's death certificate along with personal identification and a power of attorney from the designated trustee, beneficiary or executor of the Deceased's estate. If the pension plan agreements are difficult to understand, consider consulting with a financial

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advisor. Once death benefits have been received, record them and send a copy of the receipt to the executor of the Deceased's estate.

Have all death benefits been received, and any information on the pension been communicated?

327 - Investigate any Federal or other government employment benefits. Obtain if feasible.

Are there any government related death or survivor benefits, either Federal or Local?

Investigate and determine if any Federal, State or other government employment benefits exist and if the Deceased was eligible to obtain them.

Sort through the Deceased's records and files and determine if the Deceased is currently, or has ever been, employed by a Federal, State or local agency. If the Deceased was ever employed by such an agency, then the Deceased may be eligible to receive death or survivor benefits. If the Deceased was ever employed by the Federal government and was covered under the Federal Employee Retirement System, the Deceased may be eligible for death benefits based on the amount of creditable service the Deceased was awarded. If the Deceased was a veteran, spouse of a veteran or minor child of a veteran, the Deceased may be eligible to receive death benefits from the Veterans Association (VA). The VA will reimburse the Deceased up to \$300 for non-related service deaths and \$2,000 for service-related deaths to help cover funeral and burial costs. If the Deceased was ever employed by a State or local government agency and participated in the respective state's retirement program, the Deceased may be eligible for death and survivorship benefits. Other Items in the IDRS focus on some of the specific benefits and government agencies.

If the Deceased was considered to meet the requirements and deemed to live at or below the state poverty level, some states will provide the Deceased with death benefits. These levels and requirements differ from state to state, so it is advisable to research state laws. If it has been determined that the Deceased was receiving assistance such as Temporary Assistance for Needy Families Cash or General Assistance for Foster and Adoption Care, the state in which the Deceased resided in may offer death benefits. Consider contacting the Department of Health and Human Services in the state that the Deceased resided in for more information.

From a survivorship benefits standpoint, the Social Security Administration offers a special lump-sum payment of \$255 to a surviving spouse if they qualify. Consider visiting the SSA's website or contacting the local SSA office for more information. Once it has been determined that the Deceased or the Deceased's beneficiaries are eligible for government related benefits, make a list of which benefits they may be eligible for, what agency to contact and keep a record if the benefits are received.

Have all possible government related benefits been identified and received/reconciled?

328 - Identify and collect any other miscellaneous items or amounts owed.

Did they have any miscellaneous expenses or other items owed?

Identify the Deceased's employer, contact the employer's human resources and accounting departments and determine if there are any other miscellaneous expenses or items that are owed to the Deceased.

Searching through the Deceased's records and files may help identify if miscellaneous expenses or items need to be reimbursed to the Deceased. Some of these items could include reimbursable mileage, business or travel

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related meals and entertainment or any other item that the Deceased may have purchased while conducting business for the employer. As these items are identified, gathering supporting documentation such as receipts, make an itemized list of the items, review and reconcile the list with the employer's accounting department and collect anything owed to the Deceased. Record the receipt of funds and send a copy to the Deceased's estate.

Have all miscellaneous expenses been received?

329 - Recover or transfer any 401k or other plans (403(b), 457).

Did they have a 401k or similar plan where employed?

Identify if the Deceased had a 401(k) plan or other retirement benefit plan, such as 403(b) or 457 plan, contact the Deceased's employer and obtain a copy of the records for such plans as well as contact information for the third-party administrator of such plans. 403(b) plans are typically for people who have worked for public schools, and 457 plans are for former state and local government employees, and some non-for-profits.

Searching through the Deceased's records, files and computer may help identify if the Deceased had such retirement plans and if records were kept on the plans. Once the plans have been identified, make a list of them including the type of plan, the assets in the plan and the name of the third-party administrator of the plan. Contact the third-party administrator of the plan, inform them of the Deceased's passing and make any necessary changes to the plan. In most cases, when benefit and retirement plans are set up, a beneficiary is elected at the time of enrollment, confirm that the beneficiary is correct and mimics that of the Deceased's will. Obtaining this information and making these changes may require furnishing a copy of the Deceased's death certificate as well as personal identification and a power of attorney from the designated trustee, beneficiary or executor of the Deceased's estate. Upon identifying, recovering and transferring any 401(k), 403(b), 457 or other retirement plan, updated your records and send a copy to the executor of the Deceased's estate.

Has their 401k, or other plan, funds been liquidated or transferred?

330 - Recover deferred compensation outside of stock options, profit-sharing and pensions.

Did they have any deferred compensation owed?

Identify the Deceased's employer, contact the employer's human resources and accounting departments, determine if the Deceased had any deferred compensation, other than stock options, profit-sharing and pensions, and obtain copies of agreements which described such deferred compensation plans.

Sorting through the Deceased's records, files and computer may help identify if any deferred compensation agreements, other than stock options, profit-sharing and pensions were put in place. Some things to consider and search for include a deferred savings plan, a 409(a) plan which is a non-qualified deferred compensation plan or a supplemental retirement executive plan. Once identified, consider contacting the third-party administrator of such plans to obtain information on the plan, inform them of the Deceased's passing and make any necessary changes that are required to update or identify beneficiaries as indicated in the Deceased's will. Ensure that all deferred compensation that was owed to the Deceased is recovered. Record the recovery and changes and give a copy to the executor of the Deceased's estate.

Was all deferred compensation recovered?

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331 - Recover proceeds from any profit-sharing plans.

Did they have any profit-sharing owed?

Identify the Deceased's employer, contact the employer's human resources and accounting departments, determine if the Deceased had any profit sharing plans in place, obtain a copy of the profit sharing agreement and recover the proceeds from such plan.

Sorting through the Deceased's records and files may help determine if a profit-sharing plan was in place and if the Deceased had a copy of the profit-sharing agreement. If a copy of the agreement is unavailable and the Deceased's employer has not furnished a copy, consider contacting the trustee who manages the trust in which the plans assets are being held or the third-party administrator of the profit sharing plan. Inform the trustee or the third-party administrator of the Deceased's passing, obtain a copy of the profit-sharing agreement, determine what the Deceased's profit-share percentage was and understand what needs to be done to recover the Deceased's proceeds. This will likely need furnishing of a copy of the Deceased's death certificate as well as personal identification and a power of attorney from the designated trustee, beneficiary or executor of the Deceased's estate. Ensure that all proceeds from the profit-sharing plan are received, document the receipt of the proceeds and send a copy to the executor of the Deceased's will.

Were all profit-sharing funds owed received?

332 - Recover value from warrants or other stock option type items.

Did they have any warrants or stock option variants owed?

Identify the Deceased's employer, contact the employer's human resources and accounting departments, determine if the Deceased was granted warrants or stock options in place, obtain a copy of the relevant agreements and liquidate or transfer the warrants or stock options.

Sorting through the Deceased's records and files may help determine if warrants or stock options were granted to the Deceased and if respective agreements are available. Once the agreements have been secured, determine when the warrants or stock options were granted, whether they are exercisable and who is the custodian of the stock. In general, both warrants and stock options are exercisable on a specific date, which should be illustrated in the agreements. Determine what will be done with the warrants or options. Referring to the Deceased's will may help clarify this.

If the warrants or stock options are exercised and liquidated, record the transaction, collect the proceeds and consider the tax implications of exercising the warrants or stock options. If the warrants or stock options are transferred, record the transfer, ensure that the records of the warrants or stock options holder are updated with the custodian and consider if any tax implications are triggered. Selling and transferring of warrants and stock options can get tricky, consider consulting a CPA or tax attorney if any questions arise. Once the warrants and stock options have either been liquidated or transferred, send an updated to the executor of the Deceased's estate.

Have all warrants and stock options been liquidated / transferred and any potential value recovered?

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333 - Review and recover any value from Employer/retirement benefit (pension) plans.

Was a retirement plan or pension previously identified?

Identify the Deceased's employer, contact the employer's human resource and accounting departments and obtain information, plan documents and records on any retirement or pension plans that the Deceased may have had. Sorting through the Deceased's records and files may help identify if the Deceased had a retirement or pension plan and may help secure documentation on the plan. If plan documents are unavailable and the Deceased's employer has not provided a copy, consider contacting the third-party administrator to obtain a copy. Obtaining plan documents from a third-party administrator will likely require furnishing a copy of the Deceased's death certificate as well as proof of identification and a power of attorney from the designated trustee, beneficiary or executor of the Deceased's estate. Once plan documents have been secured, understand what the plan offers and if there are any stipulations associated with the retirement or pension. Some pension plans pay out a pre-retirement survivor death benefit to beneficiaries if the Deceased passes away before retiring.

Upon understanding the plan documents, record account information, the assets held in the retirement or pension account and the procedures necessary to either liquidate the account's assets or transfer them to the designated beneficiary. If liquidating the retirement or pension plan, consider if a tax implication will be triggered and keep records of the liquidation. Regarding most pension plans, only a surviving spouse will receive the entire monthly benefit from the plan, whereas a non-spouse beneficiary is not entitled to any portion of the monthly benefit and will receive the remaining savings account balance in the plan and other one-time death benefits paid by the plan. For other retirement accounts, the beneficiary will receive the total assets of the retirement account. If transferring the retirement or pension plan, identify where it will be transferred, within the same custodian or to a new custodian and ensure that account holder names are updated. Consider consulting with a financial advisor if any questions arise.

Was the retirement or pension plan liquidated or transferred to the appropriate party?

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HeirList



THE PROBLEM

After a loved one passes, the resolution of their affairs covers the entire spectrum of the human experience. Even for those who have done it before, the enormity of the challenge and breadth of areas of expertise is overwhelming, and at a time when most are still grieving. This is a critical problem for society needing to be addressed.



THE CORNERSTONE

The International Deceased Resolution Standards were created to assist in providing structure for this challenge. With close to 1,000 items (to do list) and 100 questions, it is a comprehensive and detailed tool for everyone to better close out the affairs of the deceased.



THE SOLUTION



FREE MOBILE APP

The HeirList mobile application allows one to quickly assess which of the close to 1,000 items of the IDRS applies, and manage & track your progress to their completion.

KNOWLEDGE BASE

The Knowledge Base is a repository of PDF files supporting the mobile application by providing details on all of the questions and 'to do' items, along with how to resolve them.

WHAT IS HEIRLIST?

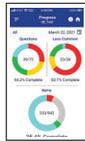
Core Features

Group Exclusion



Application has 100 questions which allow for groups of items to be excluded or included for further review of relevance.

Progress & Status



Overview of completion and status of all of the questions and items, along with percentage completions.

Navigation



A text searching capability and a direct-to-item input option allow a user to quickly find and work on their areas of interest.

Help Resources



The application, along with the HeirList.com website, has over 100 FAQs and dozens of help videos to support usage and resolve issues.

Premium Members

Collaboration



Allows multiple users to work on the same deceased account and divide up the work while having a central workspace and single individual as the coordinator.

User Notes



Users can enter notes into the application for general comments or specific questions and items. Can assign tasks, capture key information or next steps.

Detailed Reports



Comprehensive set of 6 reports containing close to 200 pages of details on all the inputs. Contains status on all questions, items along with date and user who input them.

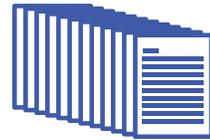
Support



Application based support for user issues to better ensure customer success. Screen based portal to submit questions with human response for resolution.

Knowledge Base

More Than 60 Documents.
Over 550 Pages of "What To Do"



Written to Answer . . .

- What exactly is this?
- How do I know if it applies?
- What do I need to do?
- How do I know if I am finished?

For Example

- Retirement Plans
- Veteran's Benefits
- Employer
- Children
- Funeral
- Probate
- Assets
- The Will
- Taxes
- Bank
- Real Estate
- Government

Coming in the future . . .



IDRS Updates
• Add new IDRS items every year



New Countries
• New countries (English speaking to start)



Dates & Priorities
• Dates, timing, reminders and assignments



Enable Voice Notes
• Voice recorded notes to stay inside app



State Sheets
• Details of laws, rules and contacts



Official Religious Guidance
• Protocols directly from religious leaders