



## FINANCIAL INFORMATION GUIDE FOR BENEFICIARIES

Dealing with financial details following a death can be very confusing, and sometimes a frustrating experience. Recognizing this, North American has created this guide to assist you in filing life insurance claims and to alert you to other benefits which you may be entitled.

- Certified death certificates are needed to file for benefits from life insurance and annuity contracts. These can be obtained from your county courthouse or oftentimes from your funeral director.
- Locate all life insurance and accident insurance written by other companies and submit claims. Do not forget to check for spouse or family rider coverage on your own life insurance. Generally, other life insurance companies will need the same information and documents that we have asked for in filing your claim with our company.
- Contact the deceased's employer. There may be life insurance through an employer or union-sponsored group life plan. If so, request the name and address of the insurance company, the group policy number, the deceased's individual certificate number (if any), claim forms and instructions.
- In addition to life insurance, inquire whether there are any benefits payable from an employer-sponsored pension or profit-sharing plan, accumulated sick pay or vacation pay.
- Contact your own employer. Spouse or dependent's coverage may be payable through your employer's group life plan.
- Contact any fraternal organizations that the deceased may have belonged to as life insurance is often sold to members through the organization.
- If the deceased had a mortgage, contact the lender to find out if he or she had mortgage life insurance.
- If the deceased had credit cards or installment loans, contact the lender to determine if credit life insurance had been purchased to pay off the loans.
- If the deceased was a member of a credit union, contact the local office. Many credit unions offer life insurance coverage to its members, free of charge.
- Contact your nearest Social Security office to determine if any benefits are available. Social Security will require a certified copy of the death certificate and the deceased's Social Security number. If the deceased is survived by a spouse and/or dependent children, submit their Social Security numbers, copies of their birth certificates and the deceased's employer's name and address, and a statement of the deceased's approximate earnings during the year of death.



*Annuity*

- If the deceased was a veteran, contact the Veteran's Administration (VA) for burial payment and, if desired, a marker. The VA will require the deceased's branch of service (Army, Navy, etc.), Social Security or Service number and Record of Service (Form DD 214). Certified copies can often be obtained from the county courthouse.
- If the deceased was on active military duty at the time of death, Serviceman's Group Life Insurance may be payable. If the serviceman was survived by a spouse and/or dependent children, VA benefits may also be payable. A certified copy of the death certificate, a copy of the marriage certificate and copies of children's birth certificates will need to be submitted.
- If the deceased was a military retiree, and is survived by a spouse, contact the Retired Serviceman's Family Protection Plan (RSFPP) through the branch of the service (Army, Navy, etc.). If the deceased had retired after September 21, 1972, also contact the Survivor's Benefit Plan (SBP) through the branch of the service. RSFPP and SBP require the same information as the VA.

This flyer was prepared by the claims staff of North American Company for Life and Health Insurance® to assist North American beneficiaries. If you have any other ideas and would like to share them with future North American beneficiaries, please let us know. If you need assistance in filing your claim, please contact your North American agent or call the North American claim staff.

**877-880-6367**

Monday - Thursday: 7:30am to 5:00pm CST | Fridays: 7:30am to 12:30pm CST

### PORTRAIT OF FINANCIAL STABILITY

A.M. Best	A+ (Superior) <sup>*, °</sup>	2nd highest out of 15 categories	A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to contract holders.
Standard & Poor's Corporation	A+ (Strong) <sup>°, §</sup>	5th highest out of 22 categories	Standard & Poor's Corporation is an independent third-party rating firm that rates on the basis of financial strength.

\* A.M. Best rating affirmed on May 30, 2014. For the latest rating, access [www.ambest.com](http://www.ambest.com).

° Awarded to North American as part of Sammons Financial Group, which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®.

§ Standard and Poor's assigned its rating February 26, 2009 and affirmed on May 15, 2014.

Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. Ratings are current as of the date of this flyer.

North American does not offer tax or legal advice. Please consult an independent tax advisor or attorney. Tax laws and tax implications change frequently. We urge you to seek professional assistance before acting on statements made in this summary.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



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