

Date Prepared

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This packet intended as a guide for planning for death.

It does not include all of the information that you or your survivors should consider. Additionally, the packet is designed for a typical person and may not be appropriate for your personal or financial circumstances.

You should consult a lawyer, accountant, or financial adviser, as appropriate.

The Included work sheets and survivors checklist are provided as a fillable form for your convenience. When completed, it will contain very sensitive and personal data. It **SHOULD NOT** be stored on your active computer, rather it should be stored in a secure **OFFLINE** device. A USB drive (thumb drive) is recommended for convenience and safety.

## What Your Survivors Will Need to Know

When you die, your family members and other survivors will need information so that they can make wise decisions at a very difficult time. That’s why it is important that you take steps before your death to organize your personal and financial records, and leave clear instructions to your family.

### What You Can Do

- Plan Ahead. Talk with your family and the other survivors who may have to handle your affairs. Let them know your wishes, and give them a chance to express their thoughts.
- Your survivors should know what kind of funeral arrangements you want (burial or cremation) and whether you wish to donate any of your organs to science. In addition, they should know whom to advise of your death. Leave them a list of the people, organizations and publications that you would like to have notified, together with the location of the phone/address lists.
- Your family and other survivors may also need to know who to contact for legal and financial advice, and any tax preparer’s name, particularly for federal and state estate taxes, income taxes, and property ownership. And, they will need information about your personal and financial affairs, such as life insurance policies, stocks, and bonds. They will also need to know who to contact in regard to your company benefits.

### This Packet Can Help

- This packet can help you and your survivors. It includes two work sheets to help you organize and record your personal and financial information. It also includes a checklist that your survivors can follow after you die and other resources that provide information about preparing for death.
- Please take time to review the packet and discuss it with your family. Because it includes sensitive personal information that should be protected, tell them where they can find this upon your death. Being prepared now may help your survivors avoid anxiety, delays, and expenses in the future.

### Retiree Work Sheets

- The included work sheets can help you organize your personal and financial information. Use them in the manner that suits you best. If they do not address all of the information your survivors will need, attach more sheets.
- Be sure to review the information you provide periodically and update where necessary.

### Prepare a Will and/or Living Trust and Advance Health Care Directive

The key to good planning is carefully preparing a Will (or Living Trust). Even for modest estates, the absence of a Will will cause your survivors unnecessary delays and expenses. An AHCD provides for your care and final wishes if you are incapacitated. Your survivors should know where you keep the original copy of your Will (or Living Trust). If it is in a safe deposit box, tell them the location, box number, and location of the key. A copy should be with this packet.

## WORK SHEET 1 – PERSONAL INFORMATION

This work sheet includes space for you to write personal information. Use the “Comments” sections of the work sheet for additional information that your survivors will need. Your spouse should also complete a form. We recommend you set up files to organize any material that supports the information in this guide together with photocopies – front and back – of your driver’s license, medical/dental cards, credit cards, etc.

Your Name (Incl. Maiden) \_\_\_\_\_

Your Social Security Number \_\_\_\_\_ Your Date of Birth \_\_\_\_\_

Computer Username \_\_\_\_\_ Password \_\_\_\_\_ Email Addr. \_\_\_\_\_

Spouse’s Name (Incl. Maiden) \_\_\_\_\_

Your Mother’s Name (Incl. Maiden) \_\_\_\_\_

Your Father’s Name \_\_\_\_\_

### Chevron Contacts

HR Service Center

Personal ID No. (PIN) \_\_\_\_\_

Telephone No. 1-888-825-5247 (in US)

1- 832-854-5800 (outside US)

### Military Service

Veteran’s Service Number \_\_\_\_\_

(Attach sheet to show additional data)

Location of DD Form 214 \_\_\_\_\_

### Employment Information

(Attach sheet to show additional data)

<u>Employer’s Name</u>	<u>Dates of Employment</u>	<u>Benefits Due You</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

### Life Insurance

(Attach sheet to list additional policies)

Company \_\_\_\_\_ Policy Number \_\_\_\_\_

Person to Contact \_\_\_\_\_ Telephone No \_\_\_\_\_

Location of Policy. \_\_\_\_\_ Value \$ \_\_\_\_\_

### Medical/Dental Insurance

(Attach sheet to list additional policies)

Insuring Company \_\_\_\_\_

Person to Contact \_\_\_\_\_ Telephone No. \_\_\_\_\_

Will and/or Living Trust Location of Original Document \_\_\_\_\_

Legal Contact \_\_\_\_\_

Company \_\_\_\_\_ Telephone No. \_\_\_\_\_

**Financial Advisor**

(Attach sheet to show additional contacts)

Company \_\_\_\_\_

Person to Contact \_\_\_\_\_ Telephone No. \_\_\_\_\_

Location of Investment Records \_\_\_\_\_

Note: distributions from IRA's, 401(k) accounts, and life insurance are determined by their beneficiary designations, not your will. Be sure your designations are up to date.

**Savings/Checking Accounts**

(Attach sheet to show additional accounts)

Institution	Location	Type of Account	Account No./ Apprx. Bal.	Who has signing authority?
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Online Account: Website \_\_\_\_\_ Username \_\_\_\_\_ Password \_\_\_\_\_

Online Account: Website \_\_\_\_\_ Username \_\_\_\_\_ Password \_\_\_\_\_

**Investment Accounts / IRAs**

(Attach sheet to show additional accounts)

Institution	Location	Type of Account	Account Number/Apprx. Bal.
_____	_____	_____	_____
_____	_____	_____	_____

Online Account: Website \_\_\_\_\_ Username \_\_\_\_\_ Password \_\_\_\_\_

Online Account: Website \_\_\_\_\_ Username \_\_\_\_\_ Password \_\_\_\_\_

**Stocks/Bonds/Mutual Funds/ Money Market/CD's**

(Attach a copy of a recent statement[s])

Broker/Person to Contact	Telephone No.	Account No.
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Online Account: Website \_\_\_\_\_ Username \_\_\_\_\_ Password \_\_\_\_\_

Online Account: Website \_\_\_\_\_ Username \_\_\_\_\_ Password \_\_\_\_\_

**Income Tax**

(Attach sheet to show additional data)

Location of Past Returns and Tax Records \_\_\_\_\_

Tax Return Preparer \_\_\_\_\_ Telephone No. \_\_\_\_\_

**Vehicle Insurance**

*(Attach sheet to show additional vehicles)*

<i>Vehicle</i>	<i>Company/Policy Number</i>	<i>Person to Contact</i>	<i>Telephone No.</i>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Home/Personal Liability Insurance**

*(Attach sheet to show additional policies)*

<i>Company</i>	<i>Policy Number</i>	<i>Person to Contact</i>	<i>Telephone No.</i>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Credit Cards Copy cards - front and back and attach copies.** *(Attach sheet to show additional cards)*

<i>Company</i>	<i>Account Number</i>	<i>Card in the Name(s) of</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Safe Deposit Box**

*(Attach sheet to show additional boxes)*

*Location* \_\_\_\_\_ *Box No.* \_\_\_\_\_

*Location of Key(s)* \_\_\_\_\_ *Who has signing authority?* \_\_\_\_\_

*Contents*

*(Attach sheet if more room is needed for contents)*

**In-Home Safe**

*Location* \_\_\_\_\_ *Code* \_\_\_\_\_

*Contents*

*(Attach sheet if more room is needed for contents)*

**Funeral/Cemetery/Cremation Arrangements**

Purchased or Prepaid  Yes  No

Company and/or Church \_\_\_\_\_

Person to Contact \_\_\_\_\_ Telephone No. \_\_\_\_\_

You may want to write your own obituary ( Attach sheet for additional comm

(Attach sheet if more room is needed)

**Family Attorney (If applicable)**

Name \_\_\_\_\_ Telephone No. \_\_\_\_\_

Address \_\_\_\_\_ Relationship \_\_\_\_\_

Location of Address Book \_\_\_\_\_

**Special Family or Friend Contact** (Use additional sheet to list others)

Name \_\_\_\_\_ Telephone No. \_\_\_\_\_

Address \_\_\_\_\_ Relationship \_\_\_\_\_

Location of Address Book \_\_\_\_\_

**Other Online Account Information** (Username, password) (Attach sheet to show additional accounts)

Cell \_\_\_\_\_ iPad \_\_\_\_\_

iTunes \_\_\_\_\_ Twitter \_\_\_\_\_

Facebook \_\_\_\_\_ YouTube \_\_\_\_\_

PayPal \_\_\_\_\_

Photo Storage (Snapfish, etc.) \_\_\_\_\_

**Other Information or Comments:** Consider including the location of your birth certificate, marriage license, military discharge papers, Social Security card, etc.; the disposal/gifting of personal property such as works of art, jewelry; the care of pets and/or loved ones who have special needs.

(Attach sheet if more room is needed for comments)

## WORK SHEET 2 – FINANCIAL INFORMATION

After you die, your survivors may have to manage the household. To do this, they need to know the family’s assets and liabilities, sources of income and expenses. The following work sheet should help you organize this information. Depending on your personal situation, additional information may be necessary.

- List current expenses for each category below. Columns are provided for you to identify “Regular (fixed)” expenses and” Discretionary” expenses. Regular expenses are those that you must pay each month – mortgage, water, electricity, etc. Discretionary expenses are items such as gifts, entertainment or charities. Providing a good record of current expenses should help your survivors determine how those might change.
- In the “Comments” section at the end of this worksheet, you may wish to provide more information about expenses, including those, which are pre-authorized debits or charges to a credit card or bank account. Think about the tasks you take care of for your family and how they would be handled in your absence. For example, if you do your own yard work and tax filings, future expenses for your survivor might include a gardening service and a tax preparer.

### Annual Expenses

	Regular (Fixed)	Paid by Direct W/D	Discretionary
Food and Clothing			
Housing			
Mortgage/Rent			
Home Equity Loan			
Utilities			
Property Taxes			
Home Insurance			
Medical/Dental Insurance			
Premiums			
Costs not paid by Insurance			
Household Equipment and Repairs			
Transportation			
Gas and Oil			
Insurance and License			
Repairs and Tires			
Savings/Investments			
Life Insurance			
Income Tax			
Books, Stamps, Cards, etc.			
Gifts			
Pets			
Dining Out and Entertainment			
Charity			
Travel			
Large Expenses; i.e., Timeshare Maintenance			
Other Expenses; i.e., Monthly fees for golf, fitness clubs, etc.			
Total			

## Income

Show current sources of income. Also show sources if you (or your spouse) were to die.

	Current Sources		Sources After Death	
	<i>Yoursel<span>f</span></i>	<i>Spouse*</i>	<i>On Your Behalf</i>	<i>Spouse*</i>
Employment	_____	_____	_____	_____
Social Security	_____	_____	_____	_____
Pension	_____	_____	_____	_____
Investments / IRAs	_____	_____	_____	_____
Life Insurance	_____	_____	_____	_____
Others: i.e. Rental Property	=====	=====	=====	=====
Total	_____	_____	_____	_____

\* If applicable

## Comments

( Attach sheet for additional comments)

## Net Worth

Show all assets and liabilities below. Then estimate your “net worth” – that is the amount of money you would have if all of your debts were paid and your assets were sold. ■ Liquid assets are cash and those that can be converted to cash quickly – for example, stocks and bonds. Other assets, such as your home or vehicles, cannot be disposed of quickly to generate cash. Liabilities include debt on assets, such as your home mortgage. Loan payments include loans for vehicles, personal lines of credit and so on. Other liabilities include items such as average credit card balances.

### Liquid Assets

Savings / Checking Accounts \_\_\_\_\_

Investment Accounts / IRAs \_\_\_\_\_

Stocks/Bonds/Mutual Funds/Money Market/CD's \_\_\_\_\_

### Other Assets

Home \_\_\_\_\_

Vehicles \_\_\_\_\_

Furnishings \_\_\_\_\_

Jewelry \_\_\_\_\_

Other Real Estate \_\_\_\_\_

### Total Assets

**A** \_\_\_\_\_

### Liabilities

Home Mortgage \_\_\_\_\_

Loan Payments \_\_\_\_\_

Other Liabilities include Credit Cards \_\_\_\_\_

### Total Liabilities

**B** \_\_\_\_\_

**Net Worth (Subtract B from A)**

**C** \_\_\_\_\_

Life Insurance (Death Benefit)

**D** \_\_\_\_\_

### Total Net Worth

\_\_\_\_\_

## Comments

*( Attach sheet for additional comments )*



**SURVIVORS CHECKLIST** – If you are a survivor, you will have some responsibilities immediately after a death and other responsibilities within a few weeks. This checklist is a guide to help you get started. You may have additional responsibilities, depending on your personal circumstances.

**You should immediately:**

- Notify relatives and friends.
- Make funeral arrangements. Ask your funeral director about assigning life insurance to cover costs.
- Notify Chevron. See below for more information.
- Decide where to print obituary notices. Consider local and hometown newspapers, and schools.
- Get approximately 10 -20 certified copies of the death certificate from the funeral home.
- Open a checking account in your name, if you don't have one. If a joint account, notify bank of death.
- Notify executor(s) of will and/or living trust.

**Notifying Chevron**

Survivors should immediately notify Chevron when a retiree dies. Survivors of retirees should call the HR Service Center at 1-888-825-5247 in US or 1-832-854-5800 if outside the U.S.

Chevron will need the following information:

Retiree: Name \_\_\_\_\_  
Social Security Number \_\_\_\_\_ Date of Death \_\_\_\_\_  
Personal Identification Number (PIN) \_\_\_\_\_

Surviving Spouse or Beneficiary: Name \_\_\_\_\_  
Social Security Number \_\_\_\_\_ Telephone No. \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

After you notify Chevron, a representative will contact you as soon as possible. He or she will explain any benefits and help you file any required forms. The representative should discuss the following points, if they apply:

- Life Insurance: They will process the claim for insurance benefits;
- Benefits from the Chevron Retirement or Profit Sharing /Savings Plans or one of the plans that preceded them, and benefits payable from any other plans
- Pre-65 Medical Coverage: They will arrange for the cancellation of the retiree's coverage and the continuation of the covered spouse's coverage, where applicable. Chevron may continue to pay a portion of the cost;
- Post-65 Medical Coverage: They will notify Via Benefits of the death.

In addition, you should inquire about transferring the registration of any Chevron stock for which you are beneficiary.

**CONTACTING VIA BENEFITS**

Survivors should contact Via Benefits to ask questions about post-65 open enrollment, or to ask questions about or manage their HRA plan and post-65 individual medical, prescription drug, vision or dental benefits. The contact phone number is 1-844-266-1392 in the U.S. or 1-801-994-9805 outside the U.S.

- Post-65 Medical Coverage: They can assist with the cancellation of the retiree's or spouse's coverage upon death. However, to be doubly sure that the coverage is cancelled for the retiree or spouse, the heir should contact the medical insurance carrier and the drug insurance carrier. Any Medical and Drug coverage for a surviving spouse of the retiree will be automatically continued since they are covered by separate policies.
- Chevron Reimbursement: The subsidy for the retiree will be cancelled starting with the month following the retiree's death. The subsidy for any spouse should continue automatically.

## Then, you should:

- Put all joint checking and savings in your name only and change online banking information.
- Set up a separate bank account to handle money from the estate.
- Check the safe deposit box for a will and/or living trust and life insurance policies. Arrange for a safety deposit box for yourself; and, consider adding another responsible person's name to this box.
- Review any homeowner and vehicle insurance policies and notify insurance company/agent.
- Notify life insurance companies other than Chevron.
- Check with former employers (other than Chevron) for any benefits that may be due.
- Select a lawyer to file the will and/or trust and help in other matters, if you don't have one.
- Consider selecting an accountant to handle taxes, if you don't have one.
- Consider selecting a financial adviser, if you don't have one.
- Transfer the ownership of the deceased's home, other real estate and vehicles.
- Contact credit card companies for any insurance that may be payable; this is particularly important if the death was accidental or occurred while traveling.
- Cancel all credit cards and have them reissued in your name only; notify other creditors such as banks and credit unions.
- Contact a broker about transferring the registration of stocks (other than Chevron stock) and other securities.
- Check U.S. Savings Bonds and transfer ownership.
- Contact the Social Security Administration and apply for survivor benefits, they are not automatically paid out after death. Telephone number of the local office\_\_\_\_\_.
- Contact the Veterans Administration, if the retiree served in the armed forces.
- Change the name on all utility bills.
- Change your land-line and/or cell phone account(s).
- Change the telephone listing. For your protection, you may want to use your initials.
- Revise your will and consider making your own funeral arrangements.

Note: In most cases organizations require a Death Certificate; keep copies of all correspondence.

## Be Cautious

If you are a survivor, you may want to postpone major decisions until you recover from your loss. You should carefully consider actions such as selling property, signing contracts or buying major items. Look at your long-term needs before you make any decisions, and obtain professional advice when you need it.

## Other Resources:

This packet summarizes some of the information you should know about preparing for death. Many other resources are available and you should use them. Check with your local library, lawyer, accountant, or financial adviser. You may also wish to contact:

- Chevron's HR Service Center at 1-888-825-5247 in US or 1-832-854-5800 if outside US for information about Chevron benefits.
- Chairperson, Benefits Committee, Chevron Retirees Association
- American Association of Retired Persons (AARP) 1909 K St. NW, Washington, D. C. 20049 (for a brochure called "final details");
- American Bar Association, 1155 East 60th St., Chicago, IL 60637
- American Institute of Certified Public Accountants, 1211 Avenue of the Americas, New York City, NY 10036
- Institute of Certified Financial Planners, 3443 South Galena, Suite 190, Denver Co80231
- Institute Service Bureau, New York Stock Exchange, 11 Wall St., New York City, NY 10005 (for a brochure called "How to Get Help When You Invest", and an investor's kit).

## Chevron Retirees Association

For Benefits Committee contact info: see the Chevron Retirees Association website:  
[www.chevronretirees.org](http://www.chevronretirees.org)

The Chevron Retirees Association is not a subsidiary of Chevron Corporation but an independent organization of retired employees of Chevron or its predecessor companies.

This is a product of the Chevron Retirees Association