

Navigating your finances after a loss

You have enough on your shoulders, we hope this checklist will provide some guidance.

Tasks to address immediately:

Request copies of the death certificate from the county clerk or funeral home and provide a copy to the bank. (Each financial account will need a copy.)

- Identify the executor/executrix of the estate and make sure they receive a copy of the will (if one exists).
- Consult with an attorney regarding the will (if applicable).
- Provide Letters of Testamentary or Letters of Administration to the bank (if applicable).
- If a Trust exists, notify the trustee(s). Once the trustee(s) have been notified, provide a full copy of the trust to the bank. (If the full trust isn't available, at a minimum, please bring the first page, Successor Trustee page and Signature pages.)
- Notify your loved one's employer and request information on employment benefits such as Health Insurance, Life Insurance, salary owed, etc.
- Ask your banker about filing an Accidental Death & Dismemberment Claim if your loved one had a myBlue, Arvest Club, Preferred Club, or Platinum checking account and passed away from an accident.
- Report death to Social Security (800) 772-1213 and notify bank to return any government benefits (such as SS, SSI, SSA, VA, Railroad, etc.) paid to your loved one on or after the date of their death.
- Obtain an Employer Identification Number (EIN) if you plan to open an Estate Account; an EIN is required for this account type.
- Contact the Wealth Management Solutions Center to hear about IRA rollover options if you are a beneficiary of a single owner IRA owned by the deceased at AWMSolutionsCenter@arvest.com.
- Contact the Arvest Contact Center to hear about CD or IRA disbursement options if you are a beneficiary of a single owner CD or IRA owned by the deceased at (855) 316-5232.



Tasks to do if no will or trust exists

Arkansas

Complete an Arkansas Small Estate Affidavit if:

Decedent's total assets are no more than \$100,000.

To do so:

- Obtain form from the state of Arkansas.
- Decide who will be the personal representative for the estate.
- List all accounts, safe deposit boxes, etc. on the affidavit.
- List all heirs.
- Wait 45 days after date of death to file form in county court.

If the estate is \$100,000, the court will appoint someone as executor or personal representative.

Kansas

Complete a Kansas Small Estate Affidavit if:

Decedent's total assets are no more than \$40,000.

No one is representing the estate by filing for Letters of Testamentary or Letters of Administration.

To do so:

- Obtain form from Arvest associate.
- List all accounts, safe deposit boxes, etc. on the affidavit.
- List all heirs.
- Wait 10 days after date of death to submit completed form back to Arvest Bank.

Consult an attorney for legal advice if the estate is \$40,000 or over.

Kansas allows a relative to apply for Letters of Administration through the Probate Registry.



Missouri

Complete a Missouri Small Estate Affidavit if:

Decedent's total assets are no more than \$40,000.

No one is representing the estate by filing for Letters of Testamentary or Letters of Administration.

To do so:

- Obtain form from state of Missouri.
- List all accounts, safe deposit boxes, etc. on the affidavit.
- List all heirs.
- Wait 30 days after date of death before filing with state.

Consult an attorney for legal advice if the estate is \$40,000 or over.

Apply for **Order of Refusal of Letters to Surviving Spouse** when decedent's real and personal property is being transferred to a surviving spouse.

Oklahoma

Complete an Oklahoma Small Estate Affidavit if:

Decedent's total assets are no more than \$50,000.

No one is representing the estate by filing for Letters of Testamentary or Letters of Administration.

To do so:

- Obtain form from an Arvest associate.
- List all accounts, safe deposit boxes, etc. on the affidavit.
- List all heirs.
- Wait 10 days after date of death before submitting completed form to Arvest.

Consult an attorney for legal advice if the estate is \$50,000 or over.

Oklahoma probate law is stated in the Oklahoma Revised Statutes in Title 58 of the code.

Oklahoma follows the Intestate Succession laws.

