



EQUITABLE

Beneficiary claims FAQs

We understand how difficult and emotional this time can be. Here are some of the most commonly asked questions so you can take your time and prepare to move through the death claim process.

Getting started

Q

What's the first thing I should do after a loved one passes away?

A

First, make sure that you're taking care of yourself and your immediate needs.

When you're ready, locate the will (if one exists), make funeral or memorial arrangements and then order certified death certificates. These are the documents that are usually required to move forward with benefits and other matters.

Do I need to handle everything right away?

No, many steps can wait. Some actions — like ordering death certificates or notifying Social Security — may be time-sensitive, but most decisions can be made at a pace that feels right for you.

How many certified death certificates will I need?

You may need multiple certified copies to claim benefits, update accounts, change ownership of property and handle tax matters. Many people request more than they'll need since photocopies are often not accepted.

Filing a claim

Q

How do I start the claim process?

A

When you're ready, notify Equitable of your loved one's passing. You can start a claim online, where clear instructions and a list of required information and documents will be provided. Other filing options may also be available depending on the policy or contract.

Which documents are typically required to file a claim?*

Commonly required documents may include:

- A certified death certificate
- Completed claim forms
- Policy or contract information, if available
- Proof of identity or other requested beneficiary information

*Additional documentation may be required depending on the type of policy or contract.

Do I need to work with a financial professional to file a claim?

You are not required to do so, but many people find it helpful. A financial professional can help explain the process, discuss payment options and answer questions as they arise.

Benefits and payments

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How long does it take to receive benefits after I submit my claim?

Do I need to decide how to receive benefits right away?

Are death benefits taxable?

A

Processing times can vary depending on the type of benefit and whether all required documents have been received. Make sure to submit complete information so you can help avoid delays.

Not always. Some beneficiaries choose to take time to review their options and consult with trusted advisors before making a decision.

Tax treatment depends on the type of benefit and individual circumstances. Life insurance proceeds are generally income-tax free, while annuity or retirement benefits may be partially taxable. A tax advisor can help explain how taxes may apply to you.

After the claim is filed

Q

Should I use insurance proceeds to pay debts right away?

What should I do if I receive bills or requests that don't seem right?

A

Not necessarily. You may not be required to use insurance proceeds to pay certain debts. It's often helpful to seek guidance before making payments.

Remain cautious. Unfortunately, scams can occur after a death. If something doesn't seem legitimate, pause and seek guidance before taking action.

Planning and next steps

Q

When should I update my own beneficiaries or will?

A

Many people choose to wait until they feel ready. Reviewing or updating beneficiaries and estate documents can be an important step, but it does not need to be done immediately.

Should I make major financial or life decisions right away?

Major decisions — such as moving, selling property or investing benefits — often benefit from time and reflection. Many people choose to wait several months before making permanent changes.

Additional support

Q

Does Equitable offer resources beyond the claim process?

A

Yes, Equitable provides resources designed to support you throughout the process, including:

- A comprehensive checklist
- Frequently asked questions
- Grieving and support resources
- Step-by-step guidance for filing a claim online

You can access these resources at [**equitable.com/beneficiary**](https://equitable.com/beneficiary).

A final thought: Grief doesn't follow a timeline, and you're not expected to have everything figured out right away. Remember to take things one step at a time, ask questions when you need to and know that help is available.

**At Equitable, nothing is more important than the people we serve —
and we're here to help you every step of the way.**

**Connect with a financial professional at
equitableadvisors.com/find-a-financial-advisor.**

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