

A guide and counsel for planning ahead for the future.

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Preface

The name "**reverti**" - latin for returning or coming back - is synonymous with the natural, positive attitude of the Johannische religious doctrine regarding passing away. Reverti has included this clear commitment to the survival of the spirit after death in its motto "*parting is a new beginning*".

The employees of "**reverti**" look after all the important aspects in connection with a burial, including of course all provisions and insurance. They respect Individual wishes and requests of the deceased and their family, regardless of their religion.

This brochure should be stored after **inspection and completion** together with the family register and other important documents **in a special file**.

Take your time completing the following pages!

Should the blank spaces not be sufficient for your entries, please insert an extra sheet.

It is useful to check this brochure from time to time in order to keep it up to date. Details that might change should therefore be written using a pencil.

Personal data:

Surname:

Christian name:

Maiden name:

Date of birth:

Place of birth:

Place of residence:

Street:

Telephone:

Basics

As a rule, the jurisdiction of administrative authorities depends on the place of residence of the deceased.

Once the surviving relatives or heirs have been in touch, these authorities will explain by letter what formalities have to be dealt with and which documents including reference number, insurance and contract numbers, etc. have to be submitted.

Due to possible time restrictions, it is strongly advised that all necessary authorities are advised of the death as soon as possible.

What specifically must be taken into account and arranged?

(**Please note:** Where the options are marked with a "*", please delete that which is not appropriate).

Quick introduction

1. Notification of the doctor

If the death doesn't occur in a hospital or in a home for the aged, or should the death be the result of an accident, a doctor (preferably the current doctor or the family doctor) should be called **immediately**.

Name and address:

Telephone:

The doctor confirms the cause of death and draws up the **death certificate** which has to be presented to the registry office for the preparation of the **death certificate**.

2. Notification of the next-of-kin

In the event of unexpected death, the following people - parents, brothers and sisters, or other persons must be informed immediately by telephone:

Name and address:

Telephone:

3. Representative of the funeral parlour

The following funeral parlour:

reverti GmbH Bismarckstr. 9, 14959 Glau (Telephone: 033731/12881)

is to be instructed to arrange the burial.

4. Notification of the church in order to fix the date of the burial

(Name of the church, address and telephone)

5. Employer

The employer of the deceased

(Name, address and telephone)

has to be informed immediately of the death, giving **details of time and place of burial**. After the burial, the formalities listed under the heading "employer" on page 7 must be settled.

6. Health insurance company

The following health insurance company must be informed of the death

(Name, address and telephone number of the health insurance company)

7. Financial institution

The financial institution of the deceased must be informed by telephone immediately of the death in order to undertake payments only to authorised persons. Should the bereaved have authority of disposition, he or she has immediate control of the bank account(s) after the death. Should such an authorisation not exist, the bank must be presented with a certificate of inheritance which must be applied for as soon as possible at the appropriate district court. Further information can be found under the heading "financial institutions" on pages 10 to 12.

8. Documents

Important personal papers (family documents, insurance policies, contracts etc.) can be found as listed here:

The following documents are required:

- the deceased's identity card
- the death certificate
- the birth certificate

- if the deceased was **married**, also the marriage certificate or the family register including the marriage entry
- if the deceased was **divorced**, the legally binding decree of divorce and the marriage certificate or the family register including the divorce entry are also required.
- If the deceased was **widowed**, the family register including the entry of the death of the spouse or the marriage and death certificate of the spouse are required.

- If necessary, notification of index-linked adjustment of pensions
- If necessary, verification of the grave site
- If necessary, preliminary burial contract (please speak to an employee of **reverti**)
- If necessary, insurance documents

Once the **funeral parlour has been informed**, they usually deal with some of the necessary management

and formalities, for example:

Notification of the death at the registry office, procurement of the grave - if not already available – and the burial authorisation.

The printing of obituary notice and cards, the placing of an obituary notice in the daily newspaper, **organisation** of the funeral service, application for life insurance benefits from existing insurance policies (for this, one requires the insurance certificate and proof of the last subscription payment), and other types of service (e.g. transportation of the deceased, should he be abroad, procurement of speakers for the funeral service).

Everyone – especially single people – can arrange their funeral in advance using the appropriate provision arrangement (burial provision contract). This kind of arrangement makes sense because it specifies in advance all the details of the burial along with any special wishes; the quotation price is made at current rates and according to individual conceptions. For further information we refer you to the information on page 8.

Information and advice from A to Z

– Employer

I am/was employed by

(The income tax card and the last remuneration certificate for the pension scheme as well as personal work equipment and documents are to be requested. The validity of claims for death benefits, company or private insurance claims must be investigated).

– Job centre

I receive contributions: Yes / No*

Should the reply be "Yes", an informal application has to be made to discontinue these regular payments using as a reference the serial number _____ and enclosing a photocopy of the death certificate; where necessary, notification must be given if the recipient of child allowance is to be changed.

– Notification

It is recommended that for those persons who

- a) are to be informed immediately by telephone, or
- b) are to be informed by a letter of mourning, two corresponding lists are prepared and added to this brochure, the lists containing:
surname and Christian name, address and telephone number.

– Advice

With regard to official and financial matters I ask my relatives to confide their questions to:
Mr. / Mrs.

– Funeral parlour

The burial shall be assigned to the funeral parlour **Reverti** GmbH Bismarckstr. 9, 14959 Glau
Telephone: 033731 / 12881.

My bereaved are to make immediate contact with them.

I would, if possible, like to be buried in the cemetery at _____

A gravesite is/is not available. A description of the location of the gravesite:

The documents concerning this are to be found:

The form of burial (earth, fire or sea burial) can be decided before death by a testamentary statement (should there not be a provision for this in the final will and testament – see appendix). The following suggested text should be written personally by hand and signed in the following empty lines:

"I hereby instruct that on my death my body receive an earth / fire / sea burial. My gravesite shall remain anonymous. / My urn is to be placed in a communal grave.

(Place, date, signature – surname and Christian name)

The services of the funeral parlour include the transportation (inland and abroad), the settlement of all

formal notifications, the handling of all requirements (e.g. registry office, cemetery, obituary notices, letters informing of death etc.) as explained in detail in the **funeral parlour pamphlet**.

The family documents (marriage certificate and transcript of the family register) are to be found here:

Advice:

The death certificate should be obtained in a sufficient quantity for presentation to the authorities, insurance companies and other institutions. Preparation of potential surrender of claims on death benefit to be offset against the burial costs.

- funeral provisions contract

Contract concluded on _____ with the funeral parlour

Reverti GmbH Bismarckstr. 9, 14959 Glau telephone: (033731/12881)

Benefits of the provisions contract following advice from the mortician:

In a provisions contract concluded during one's lifetime all wishes with regard to the burial arrangements can be specified and set down. The mortician ensures the exact implementation. For the financial safeguard (in the past, for example, a savings account, or insurance) we recommend a special account. This will be opened by the mortician at a financial institution and on the death of the testator it will be settled up with the surviving dependants. Only the account holder during his lifetime or the mortician upon presentation of the death certificate after the death of the account holder has the escrow account at his disposal.

— Honorary offices

I attended to the following honorary activities:

(Type and institution)

(The termination of these duties is to be notified and any potential expense claims are to be made by those entitled to inheritance).

— Tax office

Relevant:

(Taxpayer identification code)

I have engaged as tax consultant:

If applicable, the reduction of income tax advance payment is to be applied for. A refund application for income tax should be made after expiry of the calendar year and following years due to the more favourable tax bracket. If salary or retirement income was being paid, the heirs can make an immediate income tax refund application for the deceased should he have been single. Surviving spouses can make such an application **immediately upon expiry of the calendar year**. For the surviving spouse of a civil servant a tax card should be applied for at the municipal administration and immediately presented to

(last place of work).

Local property tax at the previously set rate must continue to be paid by the heirs.

Tip: The registry office automatically informs the relevant tax office of the death. The tax office then reappraises the tax situation. The heirs may be required to present an **estate duty declaration!**

— Debts

The following people / firms owe me money / must surrender the following objects of value:

The documents are to be found: _____

(The settlement of these debts is the responsibility of the heirs.)

— Financial institutions

(including building societies and housing cooperatives)

Account no. _____ at _____

Account no. _____ at _____

Apart from myself the following people have the power of disposal:

This legal authority and the bank statements are located: _____

Advice to the testator: In the case of a sudden death the surviving dependants require a legal power of disposal for the individual bank accounts (current and savings accounts), for a safe or securities deposit account in order to undertake the **closure or circumscription** of an account. The financial institutions have such forms on hand in which the power of authority as desired by the donor of full power **in all affairs** with the financial institution is provided for.

Another contingency to prevent disposal difficulties with regard to bank accounts on the death of the accountholder is the setting-up of joint accounts. Information is available free from the financial institutions. It is recommended that a list of assets is made in good time for the purposes of inheritance and tax law. The following permanent regular bank transfers and direct debits (e.g. for rent, contributions, loans, taxes etc.) must be discontinued:

The following savings contracts and savings accounts exist:

Account no. _____ with _____

Account no. _____ with _____

Account no. _____ with _____

The following building society contracts exist:

1. _____ (Contract no.) _____

2. _____ (Contract no.) _____

3. _____ (Contract no.) _____

I possess the following shares in businesses and cooperatives as well as savings books from:

All documents regarding savings contracts, savings books and savings accounts, building society contracts and business / cooperative shares as well as disposal powers issued are located:

General information for the heir(s):

On the death of the contract owner or his spouse the surviving **authorized** spouse has control over the assets, provided there is no violation of rules of legacy law, thus enabling transference, dissolution and

paying out of the total amount saved including interest and any possible bonuses, this being valid for building society accounts as well as employer's contributions to tax-deductible savings schemes. Should such authorizations not exist, a certificate of inheritance must be applied for at the appropriate local court for presentation at the financial institute.

The premature disbursement of the building society capital, the repayment of the payments rendered, the transfer or granting of a loan secured on the claims from the building society are all non-detrimental for tax purposes, i.e. there is no further taxation.

When the accounts are transferred to the heir(s) the relevant assets based on inheritance tax regulations will be **officially** reported to the inland revenue, despite tax secrecy.

– Statutory accident insurance

In the case of an accident at work, whilst commuting to or from work or on suffering an occupational disease, I am insured with / receive accident benefit from:

Professional association, casualty insurance association

file number: _____

The accident insurance company officially pays the dependents a pension and/or a death benefit without the necessity of a formal application. The dependents and surviving relatives should therefore ascertain **immediately** whether the death was connected to the occupation, occurred during commuting to or from work, or occurred during a business trip. Should regular accident benefit payments have been received, their discontinuation must be applied for.

- trade union

I belong to the following trade union: _____

My membership card is located: _____

My trade union pays death benefit: Yes/no *.

If yes, the death certificate must be enclosed with the application for death benefit payment. If necessary, the membership must be cancelled in writing.

– Disbandment of the household

A specialised firm (see newspaper advertisements) or the local council's large refuse disposal unit can be engaged.

– House and property and other assets

I possess the following houses and properties (including tenement property and hereditary building rights):

The relevant pages from the land register and other documents (e.g. planning and building permissions, architects plans, contracts attested by notary etc.) are located:

General information for the heir(s):

Should properties and buildings be a part of the estate, the transcription requires the presentation of a certificate of inheritance or in the case of a last will and testament attested by notary also the relevant opening protocol of the **real estate register office**. The certificate of inheritance must be applied for at the relevant district court. Should any changes be planned in the land register entries on the transfer of ownership to the heirs, it is recommended to get in touch with a notary.

I possess the following securities, valuables, collections etc. .:

They are located:

A list of assets is available: Yes/no *.

If yes, it is located: _____

– Health / nursing-care insurance

I have medical insurance with: _____

(Medical insurance or membership number)

The surviving spouse must – if necessary – apply for their further medical insurance cover by submitting the death certificate and should therefore make **immediate** contact with the above-mentioned health insurance society (should that not be the relevant authority, then with the health insurance carrier of the deceased); a reduction of future contributions is feasible.

The health insurance carrier is fundamentally responsible for the duties of the social nursing care service as regards the risk of high-maintenance care.

The relevant documents (e.g. health insurance card, membership card, insurance policy) are located:

– Tenancy

There is a tenancy agreement with: _____

The continuation or termination of the tenancy agreement must be cleared **immediately** with the landlord; if necessary the reimbursement of the rental security deposit must be requested. Should a married couple have concluded a joint rental agreement, this continues to apply unrestrictedly for the surviving relative. It must be considered whether entitlement for housing subsidy exists. (A punctual application in this regard to the appropriate housing benefit authority must include a photocopy of the death certificate and a current incomes certificate.)

The tenancy agreement is in the possession of / located at: _____

– Public affairs office

The personal identity papers of the deceased must be surrendered.

The motor vehicle with the registration number _____
must be registered in a different name or taken off the road.
The motor vehicle papers are located:

– Pension insurance carrier

I receive a pension from: /a widows-/ widower pension must be applied for at: *

(Insurance number as on the social security card)

The necessary pension insurance certificates (e.g. set-off, contribution certificates, last indexation of pensions notification) are located:

General information for the surviving relatives:

For financial security the death must be reported to the relevant social security carrier (pension insurance, accident insurance), if relevant, the maintenance council, maintenance amenities (supplementary benefits carrier) or the company pension carrier.

Should widow's/widower's pension not be applied for, the immediate cessation of current pension payments must be applied for at the Post Office for forwarding to the pension calculation department, together with the insurance number/ pension number of the deceased. The relevant pension scheme carrier will be informed by the pension calculation department.

In case of death, widow's / widower's pension (if necessary orphan's allowance) must strictly be applied for using the relevant forms for the pension scheme carrier. The dependent(s) must apply immediately, **at the latest within one month** of the death of the **pension recipient** at the Post Office for forwarding to the pension calculation department and upon presentation of the death certificate for the so-called death quarter-year (continued payment for a further quarter-year without charge against income). The application from the widow/widower for advance payment on the basis of the pension paid in the month of death rank as application for benefits from a widow's/widower's pension. Post Offices have the relevant forms regarding notification of alteration in pension arrangements.

Should the widow's/widower's pension not suffice to meet the cost of living, supplementary welfare aid can be applied for at the local social welfare office. There is a possibility of claiming the funeral costs.

Free advice and help with regard to the pension claims is offered by the Information and Advice Centres or the appropriate authorities at the relevant pension insurance carrier, the insurance office of the city, town or council centre.

Deceased who were public employees are entitled to supplementary insurance. The application form for the supplementary pension is available from the personnel department of the employer or directly from the supplementary insurance carrier. Should the current wage agreement contain a transitional period during which the salary is paid to the dependents, an income tax card must be applied for at the regulatory agency in the name of one of the dependents and presented to the former employer.

In respect of public service entitlements, the dependents of a **public employee** must immediately contact:

(last place of work)

The following must be submitted as evidence:

Death and marriage certificates, In the case of orphan's allowance application the birth certificate of the children including details of parents or a transcript of the family register, all Insurance certificates from the pension insurance (including available insurance processes or pension notifications).

Should the deceased have received benefits from the pension office, under certain conditions and on application burial costs and/or death benefit will be paid. It is necessary to present the death certificate and, if necessary, the attestation of death.

– Debts

I owe money (e.g. through loans, mortgages) to the following persons, companies, banks etc.:

The following people stood surety for me:

The relevant documents are located _____

Should there be excessive debts, i.e. should the estate liabilities exceed the assets of the deceased, or even in the event of available estate, the legacy can only be disclaimed **within 6 weeks**. The disclaimer must be made to the relevant local court. It must be presented either in written or in public notarised form. The disclaimer deadline begins at the time when the beneficiary or beneficiaries are informed of the estate. In spite of the legal possibility of disclaiming of legacy, the legacy passes on to the heirs. Should an over-indebtedness first be discovered later, it is recommended to obtain legal advice (as is always recommended in matters of inheritance), particularly due to the possible objection to the sparseness of the estate.

– Last will and testament

A last will and testament exists: yes/no *.

If yes, it is located: _____

I have named in my will as executor:

It is to be ensured that the last will and testament and the death certificate are **immediately** delivered to the district court in

For disclosure.

Sample of a common will: see appendix.

— Organizations, associations and parties

The following memberships exist and must be terminated in written form immediately:

My association/organization pays, on application, a one-off grant in case of death:

Yes/no *.

If yes, a death certificate is to be enclosed with the application.

The documents regarding this are located: _____

-- insurances and contracts

The following contracts are to be transcribed or terminated in written form by the dependents giving reference to the insurance policy, contract or customer number and enclosing the death certificate:

- Subscriptions (e.g. for newspapers, magazines, books, theatre, opera):

- Automobile association:

- The telephone connection (in case of closure of fixed line telephone network connection):

- Mobile telephone contract:

- Fire insurance:

- Building insurance:

- Third-party liability insurance:

- Household effects (including glass) insurance:

- Motor vehicle third-party liability insurance:

— :

— :

— Legal protection insurance:

— Licence offices (GEZ, broadcast and television licence fees):

— Utility providers (gas, water, electricity):

For the following contracts the heirs must apply for payment, enclosing the death certificate and the certificate of inheritance:

- Life-/ death benefit insurances
- Private casualty insurances
- Other insurances

All insurance and contract documents are located:

Further tips for the surviving relatives

e.g. concerning part-time work, special commitments and obligations (e.g. sureties, guardianships and trusteeships) provisions from maintenance office (death or burial provisions), payments from foreign pension funds, contracts for the benefit of third-parties, current lawsuits of the deceased:

Personal notes: (e.g.: I am an organ donor etc.)

Appendix

Sample of a common last will and testament

- This is only legally valid if it is written by hand **personally** and signed with Christian and surname as well as maiden name
- or if it is deposited in written form with a notary.

Last will and testament:
We, the married couple Erwin Muster, born on _____

in _____

and resident in _____

determine our last will and testament as follows:
We hereby appoint each other mutually to be sole heir of our estate. The surviving spouse is authorized to dispose of the estate freely and unrestrictedly. On the death of the surviving spouse the mutual estate devolves upon the following people / institutions in equal / in the following parts:
The custody of our children falls to:

(This common will and testament is invalidated in the case of our divorce.)

On my death I, Erwin Muster, decree that I receive an earth (fire or sea) burial. (My gravesite should remain anonymous,) (My urn is to be placed in a communal grave).

On my death I, Karin Muster, decree that I receive an earth (fire or sea) burial. (My gravesite should remain anonymous,) (My urn is to be placed in a communal grave).

_____ the _____
(Place) (Date)

Signature of the husband (with surname and Christian name)

_____ the _____
(Place) (Date)

Signature of the wife (with surname and Christian name as well as maiden name)

General information: Statements made in brackets contain alternative options. The date in the last will and testament is important since the **latest** last will and testament is the only valid one. A change to this last common will and testament can be made in principle when both marriage partners together and in mutual consent give a consistent declaration of intention. This change in the last will and testament must however be written by hand and signed by the husband and wife with Christian and surname as well as maiden name, or else in written form by both marriage partners at a notary. Here again it is recommended that legal advice is obtained.

List of additional important notes:

The last amendment to these notes was made on:

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