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WARNING: Any person who knowingly files a statement of claim containing talse, incomplete or misleading information may be subject to criminal and civil penalties.

#### REPORT OF DEATH

#### INSTRUCTIONS:

- (1) Creditor complete Report of Death
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- The furnishing of this form is neither an admission of coverage or liability by the Company nor a waiver of any rights of defenses.

#### CREDITOR'S STATEMENT

LOAN OR CONTRACT INFORMATION	INSURANCE INFORMATION
Date of Note:	Effective Date of Policy/Certificate:
Has note been refinanced since above date?	
If yes, when?	Policy/Certificate Number:
Amount of Note:	
Term of Note:	Original Amount of Life Insurance:
First Payment Due Date:	Term of Insurance (months):
Last Payment Due Date:	
Amount Paid Prior to Death:	
Date of Last Payment:	
Net Pay-Off Balance as of today:  Credit Life Premium Refund: +  EQUALS Total Amount of Pay-Off: =  Interest Charged per day:	on a life claim. If your system automatically
Is Account Delinquent?Yes No How long?	Amount:
hereby certify that the answers given above are full and t	rue:
igned:	Date:
fficial Position:	
inancial Institution Name:	
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"NOTE: Be sure that you have complied with applicable State Laws in computing Net Pay-Off Balance. If policy provides for a Second Beneficiary participation in death proceeds, the benefits in excess of amount paid Creditor will be allowed according to Insurance Statutes.

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**United States. General Accounting Office** 

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Social Security United States. General Accounting Office, 1994 Health, Education, Employment, Social Security, Welfare, Veterans United States. General Accounting Office. Health, Education, and Human Services Division, 1995 Health, Education, and Human Services Division Reports ,1995 Aging Issues United States. General Accounting **Reports and Testimony**, 1992-09 **Social Security** U. S. Government Accountability Office (,2013-06 Office.1992 Pursuant to a congressional request GAO provided information on the Social Security Administration's SSA process for obtaining information on deceased beneficiaries and terminating benefits payments focusing on 1 how long family members states and others take to report deaths to SSA 2 the amount of time SSA takes to terminate payments once a death is reported 3 whether delays in reporting and processing inhibit SSA from recovering erroneous payments made to deceased beneficiaries and 4 opportunities to improve the timeliness of death information reported to SSA GAO found that 1 90 percent of the reported deaths come from family members friends and funeral homes 2 most beneficiary deaths are reported within 14 days and SSA terminates benefits within 2 days 3 telephoned rather than mailed reporting of death speeds benefit termination 4 32 percent of erroneous payments result from state and Health Care Financing Administration HCFA reporting delays 5 a lack of uniform state reporting requirements causes delays and erroneous payments 6 HCFA reported 80 percent of its death reports to SSA within 2 months 7 SSA requires an additional 2 to 3 months to process and terminate benefits after SSA receives HCFA and state death reports 8 SSA verification of death creates delays and additional costs in obtaining death certificates 9 less than 1 percent of shared SSA and state information is inaccurate but 13 percent of HCFA information contains inaccuracies 10 inadequate procedures and state information restrictions result in limited data sharing regarding non SSA deaths 11 delays in HCFA and state death reporting prevent SSA and the Treasury Department from initiating timely erroneous death payment recoveries 12 Treasury and SSA have lost 58 million due to recovery time limitations and 13 SSA lacks access to state automated information systems and has initiated and paid for new accessible Management Reform United States. General Accounting Office, 1994 information sharing systems Management Reform DIANE Publishing Company, 1995-04 Monitors the implementation of the recommendations contained in the NPR1s Sept 7 1993 report Charts and tables **Developments in Aging, 1992: No distinctive title**, 1993 Month in Review ...,1992-09 Public Papers of the Presidents of the United States United States. President, 1974 Containing the public messages speeches and statements of the President 1956 1992 Statistics of Income and Related Administrative Record Research American Statistical Association. Meeting, 1982 **Banking on Death** Robin Blackburn, 2020-05-05 Banking on Death offers a panoramic view of the history and future of pension provision A work of unique scope it traces the origins and development of the pension idea from the days of the French Revolution to the troubles of the modern welfare state As we live longer employers are closing their pension schemes and many claim that public treasuries will not be able to cope with

the retirement of the babyboomers Banking on Death analyses the challenge facing public schemes and the malfunctioning of private retirement provision concluding with a bold proposal for how to pay for decent pensions for all Robin Blackburn argues that pension funds have been depleted by wasteful promotion and used as gambling chips by ruthless and overpaid top executives This is the world of grey capitalism where employees savings are sequestrated from them and pressed into the service of corporate aggrandisement Even the best companies find it hard to run a business and a pension fund at the same time especially when the latter is larger than the former The fund managers notorious short termism and herd instinct and their failure to curb the greed and irresponsibility of the corporate elite lead to obscene inequalities and a blighted social landscape The pension privatisation lobby Blackburn shows has lost major battles in France and Germany the United States and Italy because of the popular fears it evokes And the case for privatisation looks intellectually threadbare after withering critiques from such notable theorists as Joseph Stiglitz and Pierre Bourdieu Banking on Death shows that pensions are political dynamite and have undone governments from France and Italy to Argentina Popular outcries led Reagan Clinton and Blair to change tack will this happen to George W Bush too Blackburn argues that the ageing society will generate increased costs but so long as the new life course is properly financed all age groups will gain He proposes a public regime of asset based welfare drawing on the ideas of John Maynard Keynes and Rudolf Meidner that could ensure secondary pensions for all and foster a more responsible egalitarian and humane pattern of economic development Statistics of Income and Related Administrative Record Research ... American Statistical Association. Annual Meeting, 1982 **World Social Security** Report 2010/11 International Labour Office, 2010 This is the first in a new series of biennial reports that aim to map social security coverage globally to presenting various methods and approaches for assessing coverage and to identifying gaps in coverage Backed by much comparative statistical data this first report takes a comprehensive look at how countries are investing in social security how they are financing it and how effective their approaches are The report examines the ways selected international organizations the EU OECD and ADB monitor social protection and the correlation of social security coverage and the ILO Decent Work Indicators The report s final section features a typology of national approaches to social security with a focus on countries responses to the economic crisis of 2008 and the lessons to be learned especially concerning the short and long term management of pension schemes **Congressional Record** United States. Congress, 1970 **Abstracts of Reports and Testimony** ,1993 **Federal Employment Tax Forms** United States. Internal Revenue Service, 2000 Indexes for Abstracts of Reports and Testimony ,1992 The Death of "Why?" Andrea Batista Schlesinger, 2009-06-26 A look at how Americans are losing their sense of curiosity and skepticism and how some are working to change that The spirit of inquiry is the engine of democracy The democratic process is nothing less than citizens regularly asking what kind of society they want to live in and whom they want to lead them But more and more people are avoiding the whole messy business of questioning Americans are instead being trained to look for ready made answers with

potentially dire implications for the health of our society In this impassioned new book Andrea Batista Schlesinger argues that we re besieged by cultural forces that urge us to avoid independent thought and critical analysis The media reduces politics to a spectator sport focusing on polls and personalities rather than issues and ideas Schools teach to standardized tests students learn to fill in the bubbles not open their minds Financial literacy courses have replaced civics classes graduating smart shoppers rather than informed citizens Even the Internet promotes habits that discourage inquiry Regurgitating search engine results becomes a substitute for genuine research and reflection Social networks promote connection rather than engagement With all the information available online over a third of those younger than twenty five say they get no news on a typical day up from twenty five percent in 1998 The situation isn t hopeless Batista Schlesinger spotlights individuals and institutions across the country that are working to renew a healthy sense of curiosity and skepticism particularly in American's youth It is at this point an uphill battle but one well worth undertaking The Death of Why offers both a penetrating socio cultural critique of our current path and a way forward for cultivating inquiry and reinvigorating our democracy From her start in politics as a teenager Andrea Batista Schlesinger has asked the important questions Now she asks her most important are we teaching young people to value inquiry and if not what hope can we have for the future of democracy Katrina vanden Heuvel Publisher The Nation The Death of Why makes the case that we cannot create social change without a culture of questioning We should pay close attention to this brilliant contribution Deepak Bhargava executive director Center for Community Change She asks the right questions at a time when we seem more eager for answers that we don't understand or care about Deborah Meier Senior Scholar New York University author of In Schools We Trust and The Power of Their Ideas and founder of innovative New York and Boston area public schools

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