

What to Do When a Loved One Dies

Survivor's Checklist

When a loved one dies, the details that need to be taken care of by survivors may be particularly overwhelming during such an emotional time. This checklist is intended to help survivors handle the situations that need tending to, both at the time of death and afterward, as efficiently as possible.

Immediately Following The Death, You Should:

Contact the mortuary to take your loved one into their care.

Determine if the deceased had specific memorial, funeral, burial or cremation wishes. Were these arrangements prepaid?

Contact your spiritual advisor or the person designated to officiate at the burial or memorial service.

Alert immediate family members and close friends. Ask for help with making arrangements and tracking flowers, cards and gifts.

Compose eulogy and obituary. Ask mortuary if they can assist with posting to newspapers or on-line posting services such as www.legacy.com.

If employed, contact the deceased's employer.

Alert the executor(s) of your loved one's Estate -Trust, Powers of Attorney and Will.

Notify loved one's financial advisor, attorney, and CPA if applicable who will assist with estate settlement.

Notify religious, fraternal, and civic organizations that your loved one was a member of.

Arrange for the care of any dependents.

If the deceased had any pets, arrange for their immediate care.

Remove any valuables from the deceased's home, secure the residence, and take steps to make the home appear to be occupied (for example, use of lamp timers, stop paper delivery, arrange for mail pick up or rerouting, continued landscaping services to maintain upkeep).

Arrange for the disposal of any perishables left in the deceased's home- such as food, refrigerated items, and existing refuse.



Within One Month of the Death, You Should:

Write thank you notes for flowers, donations, food or gifts received.

Consult with named Executor of the deceased's estate to determine next steps to settle estate.

If you are the named executor, you should do the following:

Consult with an attorney about estate settlement or probate if applicable.

Consult with loved one's financial advisor to discuss distribution of assets per estate plan or beneficiary designation.

Meet with accountant to discuss estate taxes, obtain estate tax identification number for reporting purposes.

Meet with bank manager to ascertain ability to use funds for remaining on-going expenses.

Determine the contents of the decedent's safe deposit box and acquire permission to remove the contents.

File claims with life insurance companies.

Notify the Registrar of Voters.

Cancel deceased's prescriptions.

Cancel deceased's subscriptions (magazines, newspapers, on-line services if applicable)

Contact the Department of Motor Vehicles to cancel deceased's driver's license and transfer titles of all registered vehicles.

Contact the Social Security Administration and other government offices that may have been making payments to the decedent. If the decedent was your spouse, inquire about your eligibility for new benefits.

If your loved one was a veteran, inquire about benefits that you may be entitled to through the VA.

Contact the deceased's employer. Inquire about any 401 (k), pension, or company benefits that the decedent may be entitled to.

Notify all 3 credit reporting agencies.

Obtain a current copy of the deceased's credit report.

If the death was accidental, verify whether benefits are available on existing insurance policies.

Check for any life insurance benefits available through existing credit card or loan accounts.

File any outstanding claims for health insurance or Medicare benefits.

Obtain certified appraisals on real property (real estate, antiques, and collectibles) for use in estate tax filings.

Remember to continue payment on mortgages and property taxes until the property (ies) are sold.

Obtain copies of deceased's outstanding bills. Close out any unnecessary accounts, continue payment on household expenses such as utilities until property is sold.

Make sure any homeowner's or auto insurance policies offer coverage during the estate settlement process.

Locate and/or obtain other important paperwork of the deceased that will be necessary for the settlement of their estate:

At least 12 copies of the certified Death Certificates

Certified copies of trust or wills if required to gain control over assets

Real estate deeds and titles

Stock certificates

Real estate titles

Loan paperwork

Bank and retirement account statements

Last 4 years of tax returns

Advise all creditors in writing that a death has occurred. Close out all credit cards using estate's funds.

Change ownership of assets and lines of credit.

Update your Will.

Update beneficiaries on your life insurance policies, if necessary.

Organize and distribute decedent's personal belongings.

Remove loved one's name from marketing and mailing lists.

IMPORTANT CONTACT INFORMATION

Department of Veteran's Affairs
800.827.1000
vba.va.gov/VBA

Social Security Administration
800.772.1213
ssa.gov/pg m/links_sur viver.htm

Credit Reporting Agencies
EQUIFAX
800.685.1111
Equifax.com

TRANS UNION
800.888.4213
TransUnion.com

EXPERIAN
888.397.3742
Experian.com



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