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What to Do Upon the Death of a Loved One

Coping with the death of a loved one is stressful enough, but not knowing the proper steps to take poses an additional burden on a grieving family. To make the process easier, below is a checklist of actions to take at the time of death and after the funeral. We recommend you ask a family member or friend to help you or be with you as you complete these tasks.

Immediate Considerations

- Notify family, friends and clergy.
- Funeral Home.** Make appointment with funeral home for arrangements or execute previously made arrangements. Bring the following for initial meeting:
 - Date and place of birth and death, parents' names, names of pre-deceased relatives and survivors, SSN, dates of marriages/divorces
 - Highest level of education and occupation
 - Military information including separation or discharge papers (DD-214)
 - Deceased's wishes regarding funeral and burial instructions
 - Agreement documents showing all or part of the deceased's funeral costs have been prepaid
 - Place of burial or final disposition if cemetery plot has been purchased
 - Photographs to be used during the embalming and cosmetizing process
 - Clothing, including undergarments and jewelry or glasses you would like the deceased to be viewed in
 - Records of life insurance policies
 - Request at least 10 copies of death certificate from funeral home or county clerk
- Death Notice.** Usually the funeral home will contact the deceased's local newspaper on your behalf.
- Social Security Office and Veterans Affairs Office.** Normally, on your behalf, the funeral home will notify Social Security and VA (if applicable) of the death.
- Employer.** If deceased was employed, notify deceased's employer of death and request information and claim forms on any employee benefits (health insurance, life insurance, retirement plan, pension, etc.), salary, or vacation/sick pay owed. Ask if you or other dependents are still eligible for benefit coverage.

- Life Insurance Company.** Contact insurance company or agent to obtain death claim forms you will need to complete and submit. The deceased's financial planner will often help you with this. If you know the deceased had a life insurance policy but you cannot find it, contact American Council of Life Insurers (www.acli.com), which offers guidance in tracing missing policies.
- Call to cancel scheduled doctor appointments, etc.
- Obituary.** Submit an obituary to the deceased's local newspaper. Include charitable organization for donations if preferred over flowers. If applicable, include a "thank you" to doctors, etc.
- Keep track of donations, flowers and cards received.

After the Funeral

Organize Legal and Financial Documents:

- Estate planning documents (will and trust)
- Beneficiary designations (name, current address, Social Security numbers, birth date, current phone number)
- Recent checking and savings account statements
- Safety deposit box
- Certificates of deposit and stock certificates
- Recent brokerage and investment statements
- Retirement plans and/or recent statements
- Birth certificate and death certificate
- Social Security card, driver's license, passport, citizenship, military separation papers
- Marriage certificate
- Divorce decree
- Mortgages, loans, leases and credit card statements
- Deeds, titles, promissory notes, business interests, royalties, real estate documents
- Life insurance and annuity policies
- Health insurance
- Last year's tax returns
- Property and auto insurance
- Business interests
- All current and/or past due bills
- All claim forms

Schedule Appointment with Professionals and Organizations, as needed

Since each estate is unique, your own legal, accounting and financial professionals can help guide you through the overall process. If Executor, Personal Representative or Trustee, contact the deceased person's financial planner, CPA and estate planning attorney. They each need to know and will each have a role in helping you.

- ❑ **Attorney.** Meet with attorney to review the Will and to determine whether a petition for probate of the Will must be filed. The attorney will prepare any documents necessary to confirm authority of Successor Trustee of the Trust or Executor or Personal Representative of the Will. Attorney will apply for a federal EIN for the Estate, if applicable. Attorney will be able to answer any questions regarding the role and responsibilities of the Trustee, Executor, or Personal Representative. The attorney will also review documents and agreements if deceased had any business interests.
- ❑ **Social Security Administration.** Schedule appointment with local office to claim survivor benefits. Inquire what documents and information to bring. If the deceased was receiving benefits via direct deposit, request that the bank return funds received for the month of death and thereafter to Social Security. Do not cash any Social Security checks received by mail. Return all checks to Social Security as soon as possible.
- ❑ **Veterans Affairs.** Schedule appointment with local office to claim survivor benefits. Inquire what documents and information to bring. Benefits to a spouse and heirs may include pension payments and financial aid for education costs.
- ❑ **Bank or Credit Union Institutions.** Inquire what documents and information to bring. Meet with representative to retitle or open new accounts.
- ❑ **Financial Advisor.** Inquire what documents and information to bring to appointment. Meet with financial advisor to retitle or open new accounts, identify designated beneficiaries, transfer or distribute assets, discuss and complete claim forms for deceased's life insurance and annuities, discuss different options available and how to arrange for income from deceased's retirement plan benefits with employer, union survivor benefits, Social Security, Veterans Benefits, annuities and life insurance policies.
- ❑ **Certified Public Accountant.** Meet with the CPA to review the tax situation as the surviving spouse, successor Trustee of the Trust, or Executor of the Estate. The Estate may need to file an estate tax return within nine months from the date of death. Inquire what information, forms or documents you will need to collect for preparation of the tax return.

Contact Other Organizations, Agencies and Companies

- ❑ **Medicare.** Social Security will notify Medicare of the death. If deceased was receiving Medicare Part D (prescription drug), a Medicare Advantage Plan or a Medigap Policy, contact plan provider to cancel policy.
- ❑ **Credit Cards, Merchant Cards and Other Creditors.** Notify deceased's creditors. Close and destroy credit cards held by deceased and keep records of amount owed. Update billing name for all joint credit cards. Check to see if there was additional life insurance connected with the deceased's accounts.
- ❑ **Utilities.** Update billing name.
- ❑ **Credit Agencies.** Contact the three credit agencies to report the death: Equifax (www.Equifax.com), Experian (www.Experian.com), TransUnion (www.TransUnion.com).
- ❑ **Do Not Contact List.** Contact the Direct Marketing Association (DMA) to register the deceased's name on the Deceased Do Not Contact List. This will remove the deceased from commercial marketing lists (www.DMAchoice.org).
- ❑ **Other Insurance Carriers.** Notify all other insurance carriers including health (medical, dental and vision), long-term care, umbrella, disability, accidental death, travel, vehicle, homeowners or renters insurance.
- ❑ **Other Organizations.** Contact unions, professional or service organizations, or fraternal organizations of which deceased was a member. May have had life insurance or other benefits through these organizations.
- ❑ **Change Titling.** Retitle any property (including real estate and automobiles) owned by the deceased.
- ❑ **Mortgages and Loans.** Notify each company/party of the death.
- ❑ **Online Accounts.** Cancel deceased's email, social media, and other web-based accounts.
- ❑ **Cancel Memberships.** Cancel professional associations, unions, health, athletic, automobile, and alumni club, etc.

Update Financial Plan

- ❑ Make sure you have sufficient cash on hand. You may want to take part of life insurance proceeds or other death benefits and increase cash reserves to meet current expenses as well as funeral costs.
- ❑ Establish a budget and make a list of income and expenses.
- ❑ Establish an emergency fund, usually 3-6 month's living expenses.
- ❑ Assess the need for life and health coverage especially if you have minor children.
- ❑ Meet with your attorney and financial advisor and determine what changes need to be made. In particular, you will likely need to update all beneficiary designations, Wills, Trusts, Powers of Attorney and investment plans.