



## A Survivor's Checklist – What to Do When a Loved One Dies

You are grief-stricken, and overwhelmed. Where to start? What to do? This survivor's checklist should help you get organized, line up what you need to do, and delegate appropriate tasks to others.

### IMMEDIATELY FOLLOWING THE DEATH:

- 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 (for disposal according to the deceased's estate plan or probate court), secure the residence, and take steps to make the home appear to be occupied (for example, use of lamp timers).
- Arrange for the disposal of any perishables left in the deceased's home such as food, refrigerated items, and trash.
- Locate your loved one's estate planning documents. With proper planning, they may also have instructions for their burial or cremation.
- Contact the funeral home to take your loved one into their care. They can handle burial or cremation. See if your loved one had plans in place.
- Contact your minister if you plan on having a service. Schedule a date for the service.
- Alert immediate family members and close friends and advise of service date.
- Consider placing an obituary in the local newspaper or paper in your loved one's home town.
- Notify the deceased's employer, if applicable.
- Alert the executor of your loved one's will or trustee of their trust.
- Notify religious, fraternal, and civic organizations that your loved one was a member of and provide service information, if applicable.
- Alert the Post Office to forward the deceased's mail.

- Locate deceased's important documents:
  - Will
  - Birth certificate
  - Social Security card
  - Marriage license
  - Military discharge papers (DD-214) if applicable
  - Deed to burial property
  - Copy of funeral prearrangements
  - Life insurance policies
  - Compile the following information that the funeral home will need in order to finalize the death certificate:
    - Deceased's first, middle, and last name
    - Deceased's Maiden Name (if applicable)
    - Deceased's Home Address
    - Deceased's Social Security Number
    - Deceased's Date of Birth
    - Deceased's Date of Death
    - Deceased's Age
    - Race/Ethnicity
    - Marital Status
      - Spouse's first and last name
    - Deceased's Place of Birth (City and State)
    - Deceased's Father's Name
      - Birth City
      - Birth State
    - Deceased's Mother's Name
      - Birth City
      - Birth State

#### IF A VETERAN:

- Entered Service Date
- Entered Service Place
- Service Number
- Separated from Service Date
- Separated from Service Place
- Grade, Rank or Rating
- Organization and Branch of Service

#### WITHIN ONE MONTH OF DEATH:

- Consult with an attorney regarding administration of estate.
- Meet with an accountant to discuss estate taxes and filing a final tax return.
- File claims with life insurance companies.
- 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.
- Notify the Registrar of Voters.
- If the deceased's home is unoccupied, cancel unnecessary home services, such as newspaper delivery, cable service, etc.
- Cancel deceased's prescriptions.
- Contact the Department of Motor Vehicles to cancel deceased's driver's license and transfer titles of all registered vehicles.
- If the deceased 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.
- 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.
- Obtain copies of outstanding bills and notify creditors of death.

#### LOCATE IMPORTANT PAPERWORK NECESSARY TO SETTLE THEIR ESTATE

- At least 12 copies of the certified Death Certificates (the more assets they have, the more copies you'll need)
- Real estate deeds and titles
- Stock certificates
- Real estate titles
- Loan paperwork
- Bank and retirement account statements
- Last 4 years of tax returns
- Change ownership of assets and lines of credit.
- If your spouse is the one who passed, update your own estate planning documents.
- Update beneficiaries on your life insurance policies, if necessary.
- Send acknowledgement cards for flowers, donations, food, kindness.
- Organize and distribute decedent's personal belongings according to their estate plan or court order.
- Remove loved one from marketing and mailing lists.

#### WITHIN 9 MONTHS OF DEATH:

- File final tax return with IRS for decedent personally and trust tax return, if applicable.