

The loss of a loved one is an emotional and often stressful time. While we cannot make the grief process any easier for you and your families, we would like to try and help you manage the many tasks that are required after someone passes away. Everything we've read on this subject advises that you try to avoid making major decisions for roughly 12 months to ensure you are doing so with a clear mindset.

This checklist and information are meant to serve as a guide and to help you keep organized. Please remember that all situations are unique, and some information will not apply to you. In addition, some states may have varying requirements.

## Getting Started

First off, give yourself permission to take as much time as you need and try not to let this process overwhelm you. Some of these items will be quick and some will take weeks or months to complete – be patient. Try giving yourself a goal of tackling 1-2 tasks per day.

Being as organized as possible will serve you well in the long run! Use the checklist to track progress, take notes, log emails and calls, and stay on top of things.

## Death Certificate

Your funeral provider should be able to help you with obtaining certified copies of the death certificate. Certified copies feature an official stamp and are required for many of the things you'll need to do. If your funeral home can't help you, your county or state vital records office should be able to.

- The funeral director will file the death certificate with the county the person passed away in
- You need to tell the funeral director how many certified copies of the death certificate you require
  - Things to keep in mind:
    - If the person that passed has a living spouse that is named on most/all assets and accounts, less copies will be needed
    - On the contrary, if the person that passed does not have a living spouse, you will likely need more copies
    - There is a fee of roughly \$25 per certified copy, so we recommend starting with 4-5 as you can always request more
    - Some institutions will accept a copy of the death certificate vs needing a certified copy
    - Most funeral homes will keep a copy on file for you
- Filing the death certificate will also automatically inform the department of social security of the person's passing

## Contact the Department of Social Security & Department of Veterans Affairs

- While the Department of Social Security should already be informed of the death, you still need to contact them about social security payments. This step should be done as soon as possible.
  - Depending on the date of death, be aware that you may be responsible for paying back a portion of the most recent payment
- If the person that passed served in the military, contact the Department of Veterans Affairs as there are benefits, including some that accompany the funeral itself, so this step should also be done as soon as possible

## Locate the Will / Estate Plan

- Usually found in their home, safety deposit box, or with a lawyer
- Contact a lawyer to determine if the will needs to go through probate and how you should handle the dispersal of money / any items mentioned
- Name an executor if one is not named in the will
- If there is no will, you will need to work with a lawyer to ensure you adhere to state laws
- If the deceased is a business owner, you will need to execute the perpetuation of the business or dissolve the business assets / entities. Your lawyer can help with this step.

## Contact Employers

For the person that passed:

- If the person is still working, contact their current employer to determine any death benefits – for example: life insurance policy through their employer
- Contact HR about health insurance – what are the terms, how long is the policy active
- Contact past employers to see if any residual benefits (pension, 401k) can be accessed

For a surviving spouse:

- Notify your employer as this ‘life event’ could trigger benefit decisions
- If you use your spouse’s health insurance, review coverage options from your employer

## Update all Financial Information

If the person who passed has a living spouse named on their financial account(s), those account(s) need to be updated to have the person’s name removed.

- Locate all bank and investment accounts – checking, savings, investments, etc.
- Contact the person’s Financial Advisor – they will walk you through other processes that may need your attention
- If there is a living spouse, we recommend you talk to the financial advisor about your income and retirement plan as you may need to make changes
- If there is a living spouse, assess your budget as expenses likely will not drastically change but you may have less income. A Financial Advisor can help with this step.
- If the deceased has a child in college, contact the financial aid office as the child may be eligible for tuition assistance
- Contact the person’s accountant / tax preparer as taxes will need to be filed and paid for the year the person passed

## **Update all Insurance Information**

Policies need to be updated, collected, or canceled depending on the person's situation and asset protection plan. This is another step that will vary whether the person who passed away has a living spouse and if that person will continue to live in the same home with the same vehicles.

- Contact the person's Insurance Advisor – they will walk you through the necessary processes
- Life Insurance beneficiary process
- Update or cancel the auto / vehicle insurance
- Update or cancel the homeowner's / renter's insurance

## **Notify Credit Bureaus**

To ward off identity theft, contact the three main credit companies.

- Send a letter to Equifax, Experian, and TransUnion informing of the death and advising that no new credit should be issued under their name

## **Home and Vehicles**

Whether you plan to retain these assets or not, in the short-term you will need to pay utilities, update documentation, and maintain routine maintenance / upkeep

- Locate and pay for the necessary utilities – gas, electric, water, garbage, cable, phone, HOA, etc.
- Update title / loan contact information and continuing with payments
- Update insurance information (see above for more details)
- Continue required maintenance and care – lawn, snow removal, oil check, etc.

## **Cancel Services**

- Personal online accounts – email, social media
- Subscriptions and any recurring shipments
- Cell phone – we recommend you keep this active for a few months as some information may be easier to obtain / confirm via the person's cell phone



	Located	Contacted	Completed	Notes
<b>Obtain Death Certificate (4-5 copies)</b>				
<b>Contact Employer(s)</b>				
Deceased Person (if employed)				
Spouse (if employed)				
Previous Employer(s)				
<b>Locate Will / Estate Plan</b>				
Contact Lawyer (if applicable)				
Contact / Name Executor				
<b>Contact Social Security Administration</b>				
<b>Contact Dept of Veterans Affairs</b>				
<b>Update Bank Account(s)</b>				
Account 1				
Account 2 (if applicable)				
<b>Contact Financial Advisor / Locate Investment Account(s)</b>				
<b>Contact Insurance Advisor / Update Insurance Policies</b>				
Life Insurance Beneficiaries				
Homeowners / Renters				
Auto / Vehicle				
Health				
<b>Contact Credit Bureaus</b>				
Equifax				
Experian				
TransUnion				
<b>Update / Cancel Credit Card(s)</b>				
<b>Home-related Items</b>				
Remove perishable food				
<b>Utility bills</b>				
Gas				
Electric				
Water / Sewer				
Garbage / Recycling				
Cable / Internet / Phone				
HOA (if applicable)				
Update title / mortgage				
Lawn care / snow removal				
<b>Vehicle</b>				
Update title / loan				
Update insurance (listed above)				
<b>Cancel Services No Longer Needed</b>				
Subscriptions				
Prescription Auto-refills				
Cell Phone				
Email Account(s)				
Social Media Account(s)				
Driver's License – BMV				
Other				
<b>Contact Accountant / Tax Preparer</b>				