

What to do when a loved one dies

Keep this checklist handy

When a loved one dies, the details that need to be taken care of can be rather overwhelming during such an emotional time. This checklist is intended to remind you of some of the details that may need to be attended to, both at the time of death and afterward. The list is not a full road map, is not meant to be used as legal advice nor should it be used as a substitute for meeting with licensed professionals. However, it will provide you with tips that hopefully make things easier in the weeks and months ahead.



What to do immediately

- Contact immediate family.
- Arrange for organ donation, if applicable, or follow body bequeathal instructions.
- If you have a life insurance policy, contact your agent or company immediately. This may help with funeral expenses.
- Make use of your workplace benefits. If you're employed, check with your own employer if you have a bereavement leave benefit available.



Before funeral/service

- Notify close friends and extended family.
- Determine if the decedent made wishes regarding his or her funeral or memorial service known, either in writing or verbally.
- Contact a funeral home or memorial society and meet with the director handling the service.
- Determine if part or all of the decedent's funeral costs have been prepaid, or if you will need financial assistance for these costs.
 - * Veterans, service members and their dependents can be buried in a national cemetery for free. Find more details at the US Department of Veterans Affairs website, local veterans agency or call Veterans Affairs at 800-827-1000.
- Prepare and submit an obituary to the decedent's local paper(s).
- Arrange for a headstone, which can be purchased through the cemetery or from an outside vendor.
- Organize a post-funeral gathering.
- Secure the decedent's tangible property. The executor is responsible for filing an inventory and appraisal of the decedent's assets with the probate court within 90 days following the death.
- Make a list of everyone who sends cards, flowers or donations so acknowledgements can be sent later.



After funeral/service

- Notify the decedent's attorney.
- Find out if there is a will and who has been appointed executor.
- If you are named executor in the will or by the court, contact witnesses to the will or the executor of the estate, if someone else has been appointed to that role.
- Determine the contents of the decedent's safe deposit box and acquire permission to remove the contents.
- Meet with the attorney to review the steps necessary to administer the decedent's estate (the probate process). Documents you should bring include:
 - Copies of the death certificate—these can be obtained from funeral directors.
 - A copy of the decedent's birth certificate and marriage license, if applicable.
 - Financial statements, including those from banks, brokerage houses and insurance agencies.
 - Other financial documents, including tax forms from prior years, unpaid credit and utility bills and mortgage payments.
 - The decedent's Social Security number and Veterans Affairs identification number, if applicable.
- Find a financial institution (i.e., a bank or credit union) in your area who can provide you with signature guarantees for certain documents if necessary.
- The executor must file an account with the probate court listing any income to the estate since the date of death and all expenses and estate distributions.
- Make a list of important bills (e.g., mortgage payments) so they can be paid promptly.
- Make a complete list of the decedent's accounts—credit cards, debit cards, business expense accounts and any other open account that requires notification. If you have any joint bank accounts with the deceased, have the latter's name removed.
- Notify credit reporting agencies to minimize the chance of identity theft.



Other details that may need attention

- Check into whether any homeowners or auto insurance policies offer coverage during the probate process.
- Notify life insurance companies and terminate other insurance policies. Be sure coverage for any dependents continues if needed.
- Contact financial advisors, stockbrokers, etc. and determine the beneficiary listed on any accounts.
- Work with the financial advisors, stockbrokers, etc. to change the registration of investment securities. Make sure that if the deceased placed any orders, they are immediately suspended.
- Change the title on any property (including real estate and automobiles) owned by the deceased.
- File a federal estate tax return within nine months after the death. It is essential to seek advice from an experienced estate planning professional.
- Contact the descendant's employer for information about pension plans, credit unions and union death benefits.
- Notify Social Security by calling 800-772-1213 or contact your local office directly.
- Notify the post office by using the forward mail option and cancel any existing subscriptions.
- Cancel e-mail, website and social media accounts.
- Send thank-you notes and acknowledgments from the contact list that you acquired earlier.

For more information

National Funeral Directors Association
800-228-6332
nfda.org

AARP
888-687-2277
aarp.org

Funeral Consumers Alliance
802-865-8300
funerals.org

Selected Independent Funeral Homes
800-323-4219
selectedfuneralhomes.org

Federal Trade Commission
Ftc.gov