

What To Do When A Loved One Dies

The following are some of the important matters that should be attended to at a time when the grief of the family might easily cause some of them to be overlooked.

Immediate Steps To Be Taken Upon Death

1. **Minor Children.** Are there minor children of the decedent who need immediate attention?
2. **Organ Transplant.** Determine from the decedent's driver's license, wallet card or anatomical gift letter if organ transplants or donations are designated and take the immediate steps to obtain medical assistance for saving those donated organs.
3. **Cause of Death.** Ascertain the cause of death. It is important for the death certificate and for insurance purposes. If there is some question as to the cause of death, consider contacting the police or authorizing an autopsy or seeking some other form of investigation.
4. **Time of Death.** Determine the exact time of death as closely as possible.
5. **Funeral Arrangements.** Determine if any funeral or cremation arrangements have been prearranged and, if not, contact a mortuary as soon as possible for initiation of such arrangements. For psychological reasons, involve as many of the family members as possible to get a consensus of the funeral and burial plans. Find out who the family would like to act as honorary pallbearers, and phone or write for their acceptance. After the funeral, send notes of appreciation to all who attended and assisted.
6. **Medical and Psychological Assistance for Survivors.** Determine from discussing with the immediate family or business associates whether or not they may be in need of medical, psychological or spiritual assistance for shock or trauma resulting from the death, if so, contact the appropriate person for medication or counseling.
7. **Pending Business Transactions.** Determine from the decedent's family or business associates any business transactions which may need immediate attention. Check the decedent's calendar, appointment book and stacks of correspondence and unpaid bills. Consider the necessity for immediate action to protect against business losses.
8. **Property Needing Protection.** Consider property which was under the decedent's control (including business property) and determine whether or not that property is in need of arrangements to protect it against theft or loss due to inattention. If needed, call police for temporary protection. At the time of the funeral, be certain to have the decedent's home

guarded. Some burglars read the obituaries and hit the home when everyone is at the funeral.

9. **Persons to Contact.** Consider advising the following persons of decedent's death, for example: relatives, attorney, clergy, business associates, professional organizations, clubs or charities, insurance agent, personal banker, neighbors, friends, local newspaper for obituary (usually taken care of through the mortuary), and personal physicians.

After Death Family Follow-up Checklist

1. Send acknowledgment cards for flowers, memorial donations, food and spiritual remembrance.
2. Notify insurance companies and file claims when applicable
 - Life Insurance (will require long form death certificate)
 - Medical, health, disability, travel and accident
 - Retirement benefits
 - Home Owners
 - Car Insurance
 - Make certain there is adequate liability and loss insurance coverage in force to protect all assets and all persons concerned.
3. Apply for appropriate benefits when applicable
 - Social Security benefits (1-800-772-1213)
 - Veterans burial and survivors benefits (1-800-827-1000) or www.va.gov
 - Pension benefits
 - Worker's compensation benefits
4. Notify accountant/tax preparer.
Provide certified death certificates, previously filed tax return forms, and current earnings and dividend statements.
5. Notify stockbroker
 - Change ownership of joint owned stocks
 - Cancel any open orders arranged by the deceased
 - IRA and retirement accounts (check beneficiary designation)
 - Transfer bonds if permitted without probate
6. Notify Bank
 - Change all jointly held accounts and correct tax identification numbers
 - Cancel direct deposit retirement benefit payment
 - Re-establish all outstanding mortgages, personal notes, etc.

- Apply for any credit life which may exist on loans, credit cards and mortgages
- Certificate of Deposit (check beneficiary designated)
- Review title to Safety Deposit box
- Apply for credit life insurance benefits

7. Notify Financial Advisor

- Change account ownership
- Cancel any open orders
- IRA and Retirement Accounts

8. Notify Department of Motor Vehicles to transfer titles of all registered vehicles, mobile homes and boats, surrender driver's license.

9. Notify civic, fraternal and union organizations
Apply for survivor benefits, if applicable

10. Notify all credit card companies

- Cancel all individually held cards of the deceased
- Change all jointly held accounts
- Apply for Credit Card Life Insurance

11. Notify Social Security Administration

12. Cancel voter registration and driver's license.

13. Transfer all real estate properties (may require probate)

- Apply for widowed person's Homestead Exemption
- Record Death Certificate
- Apply for Homestead Exemption

14. Cancel cable, cell phone, newspaper, telephone and other applicable utilities, with the *exception of* the electric company.

15. Forward mail. Arrange to have the decedent's mail handled securely. Consider transferring the address for mail delivery to prevent a pile-up of mail and, if necessary direct the Post Office to withhold delivery temporarily.

16. Inventory. An inventory of household goods and personal effects should be made as soon as possible after death so these can be identified and safeguarded.

17. Record of Expenses. Family members should keep careful records of expenses occurred.

18. Location of Personal and Financial Documents. Locate important legal and financial documents.

19. Possible Lawsuits. If the death was caused by the wrongdoing of another person (as in an automobile accident), find witnesses, take pictures, call the police and us so that the rights of the family to recover damages for the death can be protected and preserved.

Please bring the following to your appointment:

Original Death Certificate

Any Bills/Creditor Information

List of Assets and their Values

Last Medical Expenses Prior to Death

Funeral Invoice

Any Life Insurance Policy