



What to do When a Loved One Dies

It may be difficult to think of everything that needs to be done after someone's death. This helpful checklist can help.

1 - 3 Days After Death

1 - 10 Days After Death

Months 1-9

Handle the Funeral Arrangements

- Contact the funeral home to pick up your loved one.
- Confirm any planned funeral arrangements with the funeral director.
- If no funeral arrangements were planned, consider calling on someone to help you organize them (such as a relative, close friend or clergy).
- If the individual was on Social Security, notify Social Security to have the monthly payments discontinued. There may also be a small burial allowance.
- If your loved one was a veteran, contact the Veterans Administration about possible funeral benefits.
- Contact the local paper to place an announcement about the death and funeral.
- Ask someone to assist in calling relatives, friends and business associates to notify them of the death and funeral arrangements.
- Ask someone trustworthy to help with:
 - Answering the phone
 - Collecting mail
 - Caring for pets
 - Staying at the home during the funeral to prevent break-ins
 - Dealing with perishable food
 - Providing food for family and friends after the funeral

Gather Important Documents

- Locate Will and possibly Living Trust(s). Determine the personal representative(s) who was/were designated to carry out final instructions.
- Look for any prepaid burial plan documents or instructions regarding funeral arrangements.

Manage Immediate Financial Details

- If you maintained joint-owned savings or checking accounts, consider moving the funds into an account solely in your name. Some accounts may be frozen pending probate.
- If the Veterans Administration sent your loved one monthly payments, contact them to stop the payments.
- Contact your loved one's employer (if any) or if retired, the former employer.

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Secure any Necessary Documents

- Obtain 10 to 15 certified copies of the death certificate. You can do this through the funeral director.
- List assets. These include checking, savings and retirement accounts, trusts, insurance policies and securities. Assets also include interests in business, real and personal property. Locate any paperwork for these.
- File life insurance claims by calling the agent or life insurance company.
- Find out if you should set up a bank account to receive the estate's money and pay its bills. The court might need to authorize this.

Work with a Qualified Attorney

- Find out if probate is required. Initiate the proceedings if necessary.
- Have the attorney notify beneficiaries if probate is needed or under way.
- Have the attorney notify the person(s) designated to be a child's guardian, if applicable.
- Have the attorney obtain a tax ID for the estate.

Contact the Appropriate Parties

- Family members, friends and business associates.
- Your loved one's attorney, accountant, banker, insurance professional, investment advisor, stock broker and business partners, if any. These professionals can guide you in settling the estate.
- Your loved one's physician(s).
- The local newspaper (print version or online).
- Social media sites.
- Email accounts.
- Organizations that will be affected by the death. For example, creditors, financial institutions, utilities, medical insurance carriers, cell phone and cable companies, the post office and subscription services (periodicals, movie rentals by mail, memberships, etc.).



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Updating your Estate

- Estate documents.** Review and update your will and beneficiary information. (This includes insurance policies, financial accounts and investments.)
- Death benefit proceeds.** Rather than receive a lump sum payment, you may want to keep the money in a benefit account that works like an interest-bearing checking account. Or consider an annuity, which can pay you now or when you retire.
- Health insurance.** If you had health coverage through your loved one's company, contact the employer. You may be eligible to keep it at a reduced rate, or purchase COBRA. If you are no longer covered, you will need to investigate other plans.
- Life and disability insurance.** If you are now your family's primary provider, consider additional disability and/or life insurance. This will protect them and provide you peace of mind.
- Ownership changes.** Make any necessary ownership changes to checking and savings accounts, mortgages, credit cards, vehicles, etc. This will require copies of the death certificate.
- Item locations.** Tell loved ones where you keep important documents and items, including your safety deposit box and key.
- Assets, liabilities and personal information.** Summarize essential information for your loved ones.

Completing the Estate Settlement

- Consult a tax advisor about potential state or federal taxes. There likely will be a final estate return federal/state needing to be filed. In this regard, the personal representative may want to work with a CPA to file tax forms where they request a prompt assessment and request for discharge of personal liability.
- Find out if the court requires a final statement summarizing the estate's income and expenses. In probate cases, it can take at least a year for final approval.
- The settlement and probate process includes paying all of the estate's obligations (debts, taxes and claims). After this, the remaining assets are distributed.
- When the asset distribution is complete, the court closes the estate.

Grieving and healing

Everyone grieves differently. Some people reach out; others withdraw. Some grieve openly; others more quietly. Grieving the loss of a loved one is an emotional situation that is highly personal. There's no right or wrong way, and no "appropriate" amount of time. Understanding bereavement and allowing yourself to grieve can be an important part of the healing process. The following resources might help:

- **American Association of Retired Persons (AARP)**
www.aarp.org/relationships/grief-loss
- **Mayo Clinic**
www.mayoclinic.com/health/grief/MH00036
- **Mental Health America**
www.mentalhealthamerica.net/conditions/coping-loss-bereavement-and-grief
- **National Funeral Directors Association**
www.nfda.org/consumer-resources/grief-support
- **National Institutes of Health**
www.nlm.nih.gov/medlineplus/bereavement.html

The information provided in this piece is for general reference only and is not legal advice. You should consult an attorney who is licensed to practice law in your state of residence to interpret and apply this information to your particular situation.