



## Action List

# After a loved one dies

During an extremely emotional time, it's hard to know what to do after you lose a loved one. The following helps guide urgent financial and legal decisions.

### DEATH CERTIFICATES

Getting a legal pronouncement of death through a death certificate is a critical first step. Get an ample number of certified copies of the death certificate - we recommend 10 - as an original copy will be needed by most institutions where the deceased owned an account.

### FUNERAL AND BURIAL PLANS

Begin the process of making funeral or memorial arrangements by seeing if the deceased had specific instructions in their will, had a pre-paid funeral plan, or might qualify for veteran's benefits.

### CONSULT A LAWYER

We recommend involving an attorney to assist with your estate. They will make sure proper notice to creditors is filed, letters of testamentary are applied for (if necessary), that an estate tax ID number is obtained and a probate is opened (if needed). Plus, they generally assist with walking the executor through the process of settling affairs. Make sure you discuss fees with the attorney ahead of time.

### GATHER IMPORTANT PAPERS AND CERTIFICATES

Deeds, bankbooks or account statements, stock certificates, investment statements and insurance policies are important papers to gather in one spot for reference. Items such as marriage and birth certificates, military discharge papers, Social Security cards and tax forms are needed to establish claims for Social Security, life insurance or veteran's benefits.

### INQUIRE ABOUT PROFESSIONAL BENEFITS

Write a formal letter to your loved one's employer, union or any other professional organization (including Veteran's Administration) who they may have had an association. Many organizations have insurance policies, 401(k), pension or company stock benefits you'll want to learn more about.

### BANK ACCOUNTS

Ask your bank to release joint bank account funds to you. In some states, joint bank accounts are automatically frozen upon the death of one spouse. If needed, set up a new bank account.

### NOTIFY INSURANCE COMPANIES

In writing, notify insurance companies that insured your loved one of their death. Each company will need a statement of claim and a death certificate before the beneficiary can be paid.

### CONTACT SOCIAL SECURITY

Social security benefits are not automatically paid out after a death; you must apply for them. Plus, you may be eligible for new benefits. Find out more at [www.ssa.gov/benefits/survivors](http://www.ssa.gov/benefits/survivors).

### AFTER A FEW MONTHS...

To prevent identity theft, you'll eventually need to close out credit cards, discontinue email and phone accounts and notify the DMV to remove the deceased's name from their records. We recommend waiting a few months before closing items like email accounts so you can monitor the account and make sure nothing important comes through you need to take action on.



#### TIPS

Many tasks can be handled by family and trusted friends, allow them to assist.

Keep copies of all correspondence along the way, in case you need to refer back.

Our network includes a village of resources, so please ask if you need a referral.

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