



# After a Loved One Passes



We're sorry to hear that you're in a situation where you need this information. Coping with the loss of a loved one can be incredibly challenging, and it's difficult to know what to do first and who can help. We hope you find this checklist helpful:



## **1. Ensure Your Well-being**

Take a moment to breathe and gather your thoughts. It's essential to care for your own well-being during this difficult time.



## **2. Contact Close Family and Friends**

Reach out to immediate family and close friends who can provide emotional support, and let them know about the loss.

- If unsure who might need to learn of the death, an address book or saved cards/letters/emails can be helpful as a guide.
- Consider doing a "tree" to inform everyone of the death, telling just a few key people in the circle and asking them to pass the word.



## **3. Make Decisions About Where to Take Your Loved One**

If your loved one passes at a medical facility, you will usually only have a limited amount of time (24 - 48 hours, for example) to let them know where they should send your loved one – a funeral home, cremation center, etc.

Look through records to see if your loved one had pre-arranged funeral instructions, which might include pre-payment.



## **4. Funeral or Memorial Planning**

Begin arrangements for a funeral or memorial service. Decide on the location, date, and time. Allow ample time if important people need time to travel to the memorial. Burying your loved one will usually need to be done sooner, whereas a cremation can allow for the memorial to be at a later time. You may also want to host an intimate event for family only and have a larger event later.



## **5. Obituary and Announcements**

Write and publish an obituary in local newspapers or online. Notify your loved one's social network and friends about the memorial service details.



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- ☐ **6. Gather Important Documents**  
Collect necessary documents such as the person's will/trust, identification documents (including birth certificate, marriage certificate, previous spousal death certificate, Medicare number and military discharge paperwork), lists of assets, debts and other accounts.
- ☐ **7. Order Death Certificates**  
Copies of the death certificate can usually be ordered at the funeral home and a fee will be charged. We suggest getting at least 5 copies now as you will need to provide them to various places.
- ☐ **8. Notify Employer and Financial Institutions**  
Inform your loved one's employer/former employer, insurance carriers, and financial institutions about their passing. This is important for various reasons, including any benefits or accounts they might have held there. Be prepared to provide a certified copy or original death certificate, especially to all financial institutions.
- ☐ **9. Notify Government Agencies**  
Contact the appropriate government agencies, such as the Social Security Administration, to report the death and inquire about survivor benefits. Again, make sure you have a death certificate that is ready to upload electronically or mailed as requested. Have important information at your fingertips and know that you have to be recognized as someone who can speak to the government entity regarding the matter. Also, pack your patience as hold times for these agencies can be quite lengthy. For example, an average wait time for Social Security can be around 40-45 minutes.
- ☐ **10. Handle Legal Matters**  
Consult an attorney if necessary to address legal matters like probate, estate distribution, or changing the name on accounts or property.
- ☐ **11. Settle Financial Affairs**  
Close or transfer bank accounts, credit cards, and insurance policies as needed. Notify creditors and lenders about the situation.



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- ☐ **12. Notify Insurance Providers**  
Contact insurance companies to cancel coverage or adjust benefits for survivors, initiate any claims or discuss beneficiary payouts.
- ☐ **13. Thank-you Notes**  
After the funeral or memorial service, send thank you notes to those who offered their condolences, attended the service, or provided support.
- ☐ **14. Organize Personal Belongings**  
Begin sorting and organizing your loved one's personal belongings. Decide what to keep, donate, or discard.
- ☐ **15. Cancel Subscriptions and Services**  
Cancel any subscriptions, services, or utilities associated with your loved one, such as cable, internet, or magazine subscriptions. Again, you may need a death certificate to accomplish changing things – especially with utilities.
- ☐ **16. Handle Estate Matters**  
If applicable, work with an estate administrator or executor to distribute assets and settle debts.
- ☐ **17. Emotional Support**  
Lean on your support network. Grieving is a process, and seeking counseling or joining a support group may be helpful.



## Ask For Help

Remember, it's essential to take each step at your own pace and seek assistance from friends, family, or professionals when needed. Grief is a highly individualized experience, so be patient with yourself and those around you.