



**AtoZ Retirement Planners
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After a Death Occurs – A Checklist

Immediately or in the first few days following the death, you should:

- Contact the funeral home to take your loved one into their care once the Coroner or other official approves.
- Contact your minister.
- Alert immediate family members and close friends. Delegate others to help with notification calls. For example, notify one sibling and ask them to notify other siblings.
- If deceased was employed, contact the employer.
- Notify religious, fraternal, and civic organizations of which your loved one was a member.
- Arrange for the care of any dependents.
- If the deceased had any pets, arrange for their immediate care.
- Remove any valuables from the deceased's home, secure the residence, and take steps to make the home appear to be occupied (for example, use of lamp timers).
- Arrange for the disposal of any perishables left in the deceased's home (such as food, refrigerated items, and existing refuse).
- Cancel any scheduled appointments of the deceased (medical, dental, therapy, personal services such as hair cuts).
- Alert the Post Office to forward the deceased's mail.
- Locate loved one's important documents:
 - Birth certificate
 - Social Security card
 - Will, Power of Attorney or other directives
 - Marriage license
 - Military discharge papers (DD-214)
 - Deed to burial property
 - Copy of funeral prearrangements
 - Life insurance policies
- If applicable, notify designated Executor or person assigned legal Power of Attorney.

Compile the following information that the funeral home will need in order to finalize the death certificate:

- Deceased's first, middle, and last name
- Deceased's Maiden Name (if applicable)
- Deceased's Home Address
- Deceased's Social Security Number
- Deceased's Date of Birth
- Deceased's Date of Death
- Deceased's Age
- Deceased's Gender
- Race/Ethnicity
- Marital Status
- Spouse's first and last name
- Deceased's highest level of education attained
- Deceased's Occupation
- Deceased's Place of Birth (City and State)
- Deceased's Father's Name
- Birth City
- Birth State
- Deceased's Mother's Name
- Birth City
- Birth State
- If your loved one was a Veteran
- Entered Service Date
- Entered Service Place
- Service Number
- Separated from Service Date
- Separated from Service Place
- Grade, Rank or Rating
- Organization and Branch of Service

WITHIN ONE - TWO WEEKS OF THE DEATH, YOU SHOULD:

- Notify your attorney regarding the possible probate of the estate.
- Contact the Social Security Administration and other government offices that may have been making payments to the deceased. If the decedent was your spouse, inquire about your eligibility for new benefits.
- If the deceased's home will be unoccupied, cancel unnecessary home services such as cable or satellite, internet, phone, garbage, newspaper delivery, etc.
- Cancel unnecessary insurance (health, auto, homeowner's or renter's, etc).
NOTE: Do not cancel auto and homeowner's insurance until title has been transferred to a new owner.
- Cancel deceased's prescriptions.

WITHIN ONE MONTH OF THE DEATH, YOU SHOULD:

- Consult with an attorney about probate.
- Meet with an accountant to discuss estate taxes.
- File claims with life insurance companies or notify beneficiaries to do so.
- Notify the Registrar of Voters.
- Contact the Department of Motor Vehicles to cancel deceased's drivers license and transfer titles.
- Contact the deceased's employer. Inquire about any 401(k), pension, company benefits or unpaid wages to which the decedent may be entitled.
- Obtain a current copy of the deceased's credit report.
- Notify all 3 credit-reporting agencies of the death.
- If the death was accidental, verify whether benefits are available on existing insurance policies.
- Check for any life insurance benefits available through existing credit card or loan accounts.
- If your loved one was a veteran, inquire about benefits that you may be entitled to through the VA.
- File any outstanding claims for health insurance or Medicare.
- Obtain copies of deceased's outstanding bills. (Consider paying if you need to keep services in place.)
- Locate and/or obtain other important paperwork necessary for the settlement of the estate:
At least 3 - 5 copies of the certified Death Certificate. **NOTE:** Depending on the number of
- financial institutions, life insurance policies, vehicles and property, you may need 10 or 20 certified copies.)
- Real estate deeds and titles.
- Stock certificates.
- Loan paperwork.
- Bank and retirement account statements.
- Last 2 years of tax returns.
- Advise all creditors in writing that a death has occurred.
- Change ownership of assets and lines of credit.
- Update your Will, Power of Attorney and Medical Directives if necessary.
- Update beneficiaries on your life insurance policies, if necessary.
- Send acknowledgement cards for flowers, donations, food, kindness. Also, remember to thank pallbearers, if any.
- Remove loved one from marketing and mailing lists.

- Watch deceased's mail (and email, if possible) to identify additional people or businesses that need to be notified.

IMPORTANT CONTACT INFORMATION

DEPARTMENT OF VETERAN'S AFFAIRS

1-800-827-1000 www.vba.va.gov/VBA

SOCIAL SECURITY ADMINISTRATION

1-800-772-1213

www.ssa.gov/pgm/links_survivor.htm

CREDIT REPORTING AGENCIES

EQUIFAX 1-800-685-1111 • www.Equifax.com

TRANS UNION 1-800-888-4213 • www.TransUnion.com

EXPERIAN 1-888-397-3742 • www.Experian.com

COMMON TERMS

AFFIDAVIT - A sworn statement in writing made before an authority figure such as an attorney.

ADMINISTRATOR - Someone who is named to take charge of an estate or the assets of an individual who has died without leaving a will or formal instructions; similar to an "executor."

CERTIFIED - In this use, it refers to something genuine that has been officially approved or issued by a recognized authority such as a certified death certificate from the County Health Department or document from a financial institution or an attorney.

DECEDENT - The individual who has died.

ESTATE - All of the things owned by the decedent such as property, household goods and monies.

EXECUTOR - Someone who is named in a will as the person who will make sure that the instructions in the will are properly followed.

INHERITANCE - Money, property or goods received from someone upon that individual's death.

LIEN - A legal claim on property.

NOTARY - Also known as a Notary Public, a person authorized to perform certain legal formalities, especially to draw up or certify contracts, deeds and other documents.

TRUST - A legal arrangement where assets are managed by an individual or organization after someone dies.

WILL - A legal document in which a person states who will receive their possessions upon their death.