

When a family member or friend has passed away it is important to notify various government agencies, financial institutions, creditors, family and other professionals of the death. This checklist was developed to assist in resolving the affairs after a loved one has died. Although this list is comprehensive, every household is unique and this checklist is not exhaustive. Please use this checklist when consulting with your attorney and other professionals to determine what steps you will need to take.

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Urgent matters

- ❑ **Documents:** Assemble important financial planning documents such as the will or living trust, durable or full power of attorney, health care power of attorney, letter of instruction, checkbook, budget, deeds, titles, licenses, insurance policies, financial records, tax returns, identification documents, disability claims, military documents, etc. Also locate any safety deposit box, safe or file cabinet keys.
- ❑ **Valuables:** Secure the decedent's wallet and other valuables inside the house such as money, jewelry, expensive art, etc. Destroy the physical credit cards and debit cards in decedent's name only after these accounts have been fully closed.
- ❑ **Urgent Care:** Arrange urgent care needs and housing for any family members the deceased was caring for. This could be the surviving spouse, children or other family members.
- ❑ **Pets:** If there were any pets arrange for someone to feed and care for them and determine if new living arrangements are needed.
- ❑ **Financial Advisor:** Contact decedent's financial advisor and notify of death. Inquire how Advisor can help with steps involved.
- ❑ **Attorney:** Contact decedent's attorney and executor named in the will to notify of death and gain assistance with estate matters and responsibilities. Update your own will and other legal documents.
- ❑ **Accountant:** Contact decedent's accountant and notify of death. Ask what information needed for the final personal tax return. An estate tax return may also be needed.

Funeral arrangements

- ❑ **Last Wishes:** Locate the will and/or letter of instruction to determine what funeral plans were desired by the decedent. Did the decedent prepay for any funeral services? Determine if decedent desired burial or cremation. Also determine if flowers are to be present at the funeral or if a charitable donation is preferred.

- **Family:** Contact family members or have someone close to you help call the family to notify them of the death.
- **Funeral Home:** Contact the designated funeral home the decedent may have selected or ask the clergy to recommend a funeral home. Visit the funeral home and decide on date, time and location of funeral service, if desired.
- **Obituary:** A family member or close friend should write the obituary and send to local newspaper and/or other publications media.
- **Death Certificates:** Obtain 10-20 copies of the Death Certificates from funeral director.

Government agencies

- **Social Security Administration:** Contact the Social Security Administration and notify of decedents passing. Cancel benefits as soon as possible. Overpayments must be refunded to the S.S.A. If you are the surviving spouse you may be entitled to increased benefits. Minor children may also be eligible for benefits. A death certificate may be required.
www.socialsecurity.gov
(800) 772-1213
- **Veteran's Administration** (*if decedent was in the military*): Contact the V.A. and notify of decedents passing. Cancel benefits as soon as possible. Overpayments must be refunded to the V.A. If you are the surviving spouse you may be entitled to survivorship benefits. The V.A. may also be able to assist with the funeral, burial plot or expenses. A death certificate may be required.
www.va.gov
(800) 827-1000
- **Defense Finance and Accounting Service** (*if decedent was a military retiree receiving benefits*): Contact D.F.A.S. and notify of decedents passing. Cancel benefits as soon as possible. Will need DD214 Certificate of Release or Discharge From Active Duty form. Overpayments must be refunded to D.F.A.S. If you are the surviving spouse you may be entitled to survivorship benefits. Request benefits paperwork. A death certificate may be required.
www.dfas.mil
(800) 269-5170
- **Office of Personnel Management** (*if decedent was a retired or former federal civil service employee*)
www.opm.gov
(888) 767-6738
- **U.S. Citizenship and Immigration Service** (*if decedent was not a U.S. citizen.*)
www.uscis.gov
(800) 375-5283
- **State Department of Motor Vehicles** (*if decedent had a driver's license or state ID*)

Financial matters

- **Employer:** Contact decedent's employer and notify them of the death. Inquire about any unpaid final compensation and ask if there are any pensions, employer retirement accounts such as a 401-k, or life insurance benefits that would be due. If there was life insurance coverage on the decedent obtain list of survivor's options and any corresponding paperwork to apply for benefits.
- **Pensions & Annuities:** Contact all pension and annuity companies and notify them of death. Request paperwork for any survivorship benefits, complete the paperwork and mail back with a death certificate.
- **Life Insurance:** Contact all life insurance carriers with whom the deceased had had policies and request claim forms. Complete the claim forms and mail back including the insurance policy and a death certificate.
- **Disability Insurance:** Contact insurance company if decedent was receiving disability benefits and notify of death.
- **Investments:** Contact all brokerage houses with which decedent maintained investment accounts and notify them of the death. This includes 529 plans as well. Change any jointly titled accounts into name of the survivor. Ask financial advisor or broker to assist with retirement accounts and transitioning these assets to designated beneficiaries. Death certificates will be required.
- **Banks:** Contact all banks, credit unions and other financial institutions where decedent kept checking, savings, and CD accounts. Change all accounts into survivor's name. Can any bank accounts be closed or consolidated? Death certificates will be required.
- **Receivables:** Are there any accounts or notes receivable? Did the decedent personally lend money to anyone? Attempt to collect any final monies owed.
- **Bills:** Collect outstanding bills and the deceased checkbook. Make sure that you are aware of all of the debts and obligations of the deceased. Be sure that important bills such as the mortgage, installment loans and credit cards continue to be paid on time. Did the deceased maintain a written monthly budget?
- **Loans:** Contact any institution where the deceased had a loan or line of credit and inform them of the death. The loan or line will need to be modified into the name of the survivor if it is not going to be immediately paid off. Ask if the loan or line was covered by any type of credit life insurance policies. A death certificate will be required.
- **Credit Cards:** Contact credit card and department store card companies and notify them of the death. Determine which cards will be closed or retitled into the survivor's name. A death certificate may be needed. Transfer any air mileage or points into survivor's name.
- **Savings Bonds:** Jointly owned bonds can be taken over by the surviving spouse. A death certificate will be necessary to have the bonds reissued in the name of the

survivor. Check with attorney or banker for help. Any individually owned bonds become part of the estate of the deceased. The attorney and accountant will need to know the number of bonds and values for all bonds owned by the decedent at the time of death.

- **Safe Deposit Box:** If the decedent maintained one or more safe deposit boxes it will be necessary to investigate the contents of the boxes for important documents and other valuables. Inquire with bank manager what documents they will need to grant access to the safe deposit box if you are not listed as a lessee on the signature card. Consider having spouse and/or your executor as co-signers on any safe deposit boxes.
- **Small Business:** If there is a family business are there any special instructions or actions that need to be taken to maintain smooth operation of the company?
- **Passwords:** Did the decedent maintain a master list of the login ID's and passwords? Will you need to gain access to the computer? Determine if there any financial or family records are maintained on the computer or other back up files.

Property

- **House:** Arrange for a house-sitter if deceased live alone or put timers on lights. Plan for picking up the mail and cancel newspaper, magazine and other periodical subscriptions.
- **Utilities & Services:** Cancel cable, satellite TV, internet, water, gas, cell phone or any other utilities no longer necessary. Cancel other services such as medications, mail order drug prescriptions, medical equipment, medical services, home healthcare volunteers, or meals-on-wheels, etc.
- **Other Housing:** If decedent lived in an independent living complex, assisted living or nursing home cancel monthly lease, caretaker services and any utility services. Make arrangements to move all personal possessions either to executor's house or an alternate secure location such as a mini-storage facility.
- **Property Deeds:** Change the deed of all property into the survivor's name if it was jointly owned. This is accomplished at the county seat in which the property is located. A death certificate will be needed to change the deed of any jointly held property into the name of the survivor. Individually owned property will need to be probated. Attorney may assist with this process.
- **Realtor:** After the house(s) has been probated locate a realtor to put the house(s) up for sale if the property was not specifically directed to anyone.
- **Vehicles:** Change the titles and registrations for all vehicles into the name of the survivor. This is done either through the county vehicle department or through the probate court if the estate is probated. If the decedent lived alone determine who the car(s) are to be given to from the will or put the car(s) up for sale.
- **Calendar:** Locate decedent's calendar or planner and cancel any scheduled appointments.

Health and auto insurance

- **Health, Medical and Dental Insurance:** Contact all health insurers and notify them of the death and cease coverage on the decedent. Continue coverage for the survivor, if applicable.
- **Automobile Insurance:** Contact auto insurance carrier and notify of death. Cease auto coverage for the deceased and continue policy for survivor, if applicable.

Credit agencies

Contact the three national credit reporting agencies (Experian, Equifax, Transunion) to notify them of the death. You can also request a recent credit report to obtain a list of all creditors and open credit lines. A copy of the death certificate along with a short letter is usually sufficient notice.

Memberships

- Professional associations and unions
- Health and athletic clubs
- Fraternal organizations
- Alumni associations
- Automobile clubs
- Public library
- Associations: Veteran's, Rotary, Kiwanis, Lions

Notes: _____

Checklist: For the survivor after a death occurs

After a spouse or significant other has passed away it is necessary for the survivor to update his or her own financial affairs. In order to make sure that all of your own estate plans, the will and your asset transition plans are up to date it will be necessary to consult with a few professionals to assist you with this process. This checklist was designed for the survivor to work through after a death of a loved. This checklist is not exhaustive, but highlights some of the important issues that you may need to consider when reviewing your estate plan.

- **Financial Advisor:** Set up appointment with your financial advisor to discuss your current investments, income needs and your risk tolerance. Update your own retirement accounts and/ or annuities with new beneficiary designations.
- **Attorney:** Set up appointment with your attorney to discuss your own estate plans. Verify your will, powers of attorney, healthcare directives and letter of instruction are up-to-date including new executor information if applicable. Inform your executor where you maintain these documents and any other important financial documents.
- **Accountant:** Set up appointment with your accountant to discuss your tax circumstances, financial plans and determine if any actions or changes need to be made.
- **Life Insurance:** Review insurance coverage and limits with your insurance agent and determine if still appropriate. Update your life insurance policies with new beneficiaries.
- **Titling:** Verify that all assets, such as bank accounts, investments, real estate and tangible properties are titled in your name or in the name of a trust, if applicable.
- **Beneficiaries:** Update any IRAs, 401(k)s, annuities, pensions, or life insurance policies with new beneficiary information.
- **Budget:** Prepare a new monthly budget for yourself to be in line with your income sources and available investment resources.
- **Utilities:** Change all utilities into your name if you are the survivor.
- **Funeral:** Establish your own funeral arrangements if not already done. Write out your wishes either in your will or leave a letter of instruction to accompany your will for your family to understand your funeral wishes.

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