

## CHECKLIST FOR FAMILIES AND CAREGIVERS

### What to do After Your Loved One has Died

1. Find the will, trust, and estate records.
2. Call the Social Security office (usually funeral directors will do this) to cancel the Social Security check.
3. Call your attorney (to begin the probate process, if needed). It may be helpful to connect with a financial planner around tax time.
4. Order multiple copies of the death certificate from the funeral home. Most funeral homes suggest 10 copies.
5. Gather other important papers you may need:
  - a.  Life insurance policies
  - b.  Financial documents (stock certificates, savings bonds)
  - c.  Birth and marriage certificates
  - d.  Titles to vehicles
  - e.  Mortgage records, deed to house/land
  - f.  Business records
  - g.  Veteran's discharge papers
  - h.  Earnings statement for the last year
  - i.  Retirement plan, 401(k), IRA information, brokerage account, 403(b), etc.
6. Contact the trustee(s) of your loved one's trust or will.
7. Call the bank or broker to inquire about accounts. Be prepared to give death certificate so the bank can release the funds (bring copy of financial DPOA).
8. Meet with your insurance representative to file a benefits claim. You should send a letter to all of the insurance companies with whom the deceased had policies; health, life, automobile, home, etc. Be sure to indicate the policy number, identification number, and the insured's full name as it appears on the policy.
9. Give them the date of death and ask them to send you a premium refund for the remaining unused portion of the premium.
10. Write to your loved one's former employer(s), professional organizations, clubs, etc., because many of these organizations have insurance policies of which you may be the beneficiary.
11. File for other benefits due you; pension, survivors benefits, Social Security, etc.
12. Cancel your loved one's credit cards.
13. Notify the post office of the death.

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14. Others you may need to contact:

- a.  Clergy
- b.  Funeral director
- c.  Office of registrar of vital statistics
- d.  County clerk's office
- e.  Trust officer
- f.  Probate registrar
- g.  Representative
- h.  Life insurance agents
- i.  Car insurance agents
- j.  Regional Department of Veteran's Affairs office
- k.  Employer/former employers
- l.  Social/fraternal organizations
- m.  Credit card companies