

## Survivor's Checklist: Things to do When a Loved-One Dies

Mark completed items with an "X" in the left column													
As Soon As Possible													
	Notify immediate family and close friends												
	Arrange support for surviving spouse and care for minors, if any												
	Make arrangements for organ donation, if applicable												
	Notify attending physician or coroner												
	Arrange care for pets, if any												
	Determine need for security at Decedent's residence												
	Cancel any home deliveries (newspaper, grocery, etc.)												
	Have post office hold mail												
	Arrange for care or disposal of perishable property (food, plants, etc.)												
	Notify agent under any power of attorney document												
	Locate and review Decedent's funeral and burial wishes. Prepare obituary.												
	Arrange funeral / burial services												
	Notify other family and friends												
	<b>Keep records of all payments for funeral and other expenses</b>												
Within the First Month													
	Secure an ample number of certified copies of the death certificate												
	<p>Notify credit agencies of the death to prevent identity theft. Each agency will need a certified copy of the death certificate.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">Equifax</td> <td style="width: 33%;">TransUnion</td> <td style="width: 33%;">Experian</td> </tr> <tr> <td>Office of Fraud Assistance</td> <td>P.O. Box 2000</td> <td>P.O. Box 2002</td> </tr> <tr> <td>PO Box 105139</td> <td>Chester, PA 19022</td> <td>Allen, TX 75013</td> </tr> <tr> <td>Atlanta, GA 30348</td> <td></td> <td></td> </tr> </table>	Equifax	TransUnion	Experian	Office of Fraud Assistance	P.O. Box 2000	P.O. Box 2002	PO Box 105139	Chester, PA 19022	Allen, TX 75013	Atlanta, GA 30348		
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	Locate safe deposit box(es)												
	Locate wills, codicils, trusts, and other estate planning documents. To use a qualified disclaimer for tax planning purposes, it is imperative the personal representative, particularly a surviving spouse, review the estate plan of the decedent with legal counsel prior to accepting the benefits of any property passing from the decedent.												
	Begin probate proceedings, if necessary. These procedures can be a complex matter, depending upon the size of the estate and the claims against it.												
	Locate life insurance and annuity policies. Contact insurance agent(s).												
	Review fire, theft, liability and auto insurance on Decedent's property.												
	Locate other important documents: deeds, bankbooks, account statements, stock certificates, etc.												

	Locate any retirement accounts. Discuss distribution of retirement account with qualified tax advisor (attorney, accountant, etc.).
	Investigate any business, partnership, or investment arrangements.
	Contact your Social Security office to find out if the surviving spouse or dependents are eligible for new benefits. Social Security benefits are not automatically paid out after a death; you must apply for them.
	Contact the Decedent's employer, union, or any other organization with which he or she may have had an association. Inquire about any insurance policies on the Decedent. Also inquire about final wages, accrued vacation time, medical reimbursements and any 401(k), pension, or company stock benefits. Keep copies of all correspondence.
	If the Decedent was a veteran, apply for veterans' benefits at the nearest Veterans Administration office. Keep copies of all correspondence.
	Consult a lawyer on legal questions. Family and friends are well meaning, but they are not necessarily legal experts. Discuss fees before you engage legal help.
<b>Within Three Months</b>	
	Retain and meet with a tax accountant and estate planning / tax attorney. Federal law requires that an estate tax return be filed within 9 months of the death in many cases. Qualified disclaimers, used for tax planning in many plans, must be completed within 9 months of the Decedent's death. Tax laws are constantly being revised; hence, it is critical to seek out expert advice to determine your full tax liability.
	Work with attorney and accountant to prepare an inventory (list of accounts and debts)
	Advise all creditors in writing, including issuers of credit cards, of the Decedent's death. If there are any loans, find out if they are insured.
	DO NOT pay any of Decedent's debts until attorney discusses with family, trustee or personal representative.
<b>As Advised</b>	
	Obtain valuation of assets.
	Arrange for allocations, distributions and other estate transfers.
	Arrange for final income tax return and estate tax return, as necessary.
<b>Within One Year</b>	
	Determine annual income and create a budget
	For surviving spouse, update estate planning documents, if necessary
	Determine necessary changes to investments, insurance, and other financial planning