

Detailed Survivor's Checklist

What To Do After A Family Member Dies

NOTE: This checklist assumes there is a surviving spouse.

If there is not, some items may not be applicable.

Ask a family member or friend to assist you in completing these tasks.

Things To Consider	What You Will Need	Contact Information
Contact a funeral provider to plan the funeral. For Veterans: Contact the local VA office to apply for burial allowance, flag, government headstone or marker and any other potential benefits.	Information about deceased including: • Social Security number • Driver's license number • Passport number • VA claim number • Member numbers in major organizations • Name, address and phone numbers of selected mortuary and cemetery • Location of burial plot and deed	
Provide information for the death certificate and the newspaper obituary. Your funeral director will gather information and file the death certificate with the proper authorities.	• Date and place of birth • Date and hour of death • Place of death • Gender • Race • Social Security number • Occupation • Employer • Marital status • Name of surviving spouse and other survivors • Name of father and mother • Immediate and underlying cause of death • Whether an autopsy or biopsy was performed	

Locate a copy of decedent's will or living trust.		
Look for decedent's letter of instructions indicating funeral wishes, contacts and location of documents.		
The First Month (Usually after funeral/memorial service)		
Make sure that your professional advisors (estate attorney, CPA, financial advisor) are all communicating with each other.		
Contact a qualified attorney to explain decedent's will, Living Trust and other estate planning documents.		State and/or local bar associations
Order several certified copies of the death certificate from your county clerk's office, Health Department or funeral director. Some companies and financial institutions will require certified copies of the death certificate and letters testamentary to settle accounts. Some will accept a good quality copy/scan.		
Contact decedent's employer and all former employers for potential group life insurance, pension (for example, 401k) or other benefits.		
Change medical, dental and other benefits, if appropriate.		
Contact credit unions and fraternal organizations for possible life insurance benefits.		
Contact creditors about decedent's death for possible credit life insurance or accidental death insurance.		
Credit cards Before cancelling any cards, redeem any reward points. Points are generally lost upon cancellation. Cancel decedent's individual credit cards and merchant cards. For "joint" accounts, determine who		

is designated as the primary account holder. If decedent is primary, cancelling decedent's card will cancel both. This is generally true even if you have your individual names and different account numbers on your cards. If you do not have any cards in your name only AND you are not primary on any joint accounts, open an individual account before cancelling any cards. Note: once a credit card company is notified, cancellation is immediate and online access is terminated. It is best to settle an account before cancelling.		
Contact the three credit agencies: Equifax, Experian and TransUnion to report the death. This will happen automatically if decedent's credit cards are cancelled.		www.Equifax.com www.Experian.com www.TransUnion.com
Contact the <u>local</u> Social Security Administration (SSA) office and request a phone appointment. Surviving spouse and other family members may be eligible for a lump-sum death benefit and/or survivor's benefit. If decedent was receiving benefits, funds received for the month of death and thereafter should be returned to Social Security. Ex. If death occurs in April, payments made in May and later would need to be returned. For payments received via direct deposit, request that the bank return those funds. Same rule for payments received via check. Return all ineligible checks to Social Security as soon as possible.	• Certified copy of the death certificate • Social Security numbers for your spouse, you and your minor children • Copies of decedent's most recent W-2 forms or self-employment tax return • Name of decedent's employer • Birth certificates for you and your minor children • Marriage certificate • Divorce papers, if applying as a divorced spouse	800-772-1213 This is the national SSA number, which may be used if a local office is not an option. www.SSA.gov
If applicable, open a checking account in survivor's name if you do not already have one.		

Find all documents needed to itemize your estate's assets (real estate deeds, stock and bond certificates, checking and savings accounts and investment accounts).		
Contact the auto and home insurance companies to report the death and update coverage.	• Policy numbers • Decedent's Social Security number • Full name of decedent • Date and cause of death • Certified copy of the death certificate	
Contact all life and health insurance companies for possible benefits. If large sums of money are involved, consider getting investment advice from a "fee-only" financial planner who does not sell investments on commission. Do not sign any beneficiary claim forms until you fully understand the company's contractual and/or IRS tax ramifications. Review the options regarding IRAs, retirement accounts and other investments. If necessary, registrations may have to be changed. Change beneficiary designations, documents and accounts that had decedent as a beneficiary. Send decedent's medical claims to insurance carriers. Assess the need for life and health coverage especially if you have minor children.	• Policy numbers • Decedent's Social Security number • Full name of decedent • Date and cause of death • Certified copy of the death certificate	<i>CERTIFIED FINANCIAL PLANNER™</i> (CFP) practitioner
Review the tax situation with an attorney or Certified Public Accountant (CPA).		
Contact the Direct Marketing Association (DMA) to register decedent's name on the <i>Deceased Do Not Contact List</i> . This will remove the decedent from commercial marketing lists.		www.DMAchoice.org
If the decedent owned a business with other owners, you may need to check with others involved in the business about the existence of buy-sell agreements specifying the		

disposition of the business when the owner dies.		
After The First Month		
Things To Do	What You Will Need	Contact Information
Consider utilizing a policy locator service to search for unclaimed life insurance policies. Only a representative of decedent's estate or surviving spouse can submit a request.	Completed and notarized request form available at www.policylocator.com Original death certificate Check or money order payable to MIB Solutions, Inc.	MIB Solutions, Inc. at www.policylocator.com The current cost is \$75 per search.
Discuss transferring assets into the survivor's name or trust account. Consider using POD/TOD designations.		<i>CERTIFIED FINANCIAL PLANNER™</i> (CFP) practitioner or attorney
Establish a budget and make a list of income and expenses.		
Establish an emergency fund, usually 3-6 months' living expenses.		
Retitle real estate or other property. Consider adding TOD designation to deed if available in your state.		
Change vehicle titles to your name. Consider adding TOD designation to title if available in your state.		Department of Motor Vehicles.
Seek advice from an attorney or <i>CERTIFIED FINANCIAL PLANNER™</i> (CFP) practitioner on updating your estate plan (will, durable power of attorney, living will, healthcare power of attorney and letter of instruction documents) and revising trusts.		
Review old checkbooks, tax returns, bank statements and canceled checks for clues to additional assets, benefits or obligations.		
After The Third Month		
If surviving spouse, see a CPA about your federal, state and local income tax returns (including any estate tax returns that must be filed).		

If surviving spouse, prepare and file all necessary tax returns. You can file a joint return in the year of your spouse's death and file as a surviving spouse for 2 years after the year of death.		
If surviving spouse, review next year's personal income tax situation since your filing status has changed.		
Obtain credit reports from the three credit agencies: Equifax, Experian and TransUnion to confirm no outstanding credit/loans in decedent's name.		
Review all service accounts (e.g. cell phones, cable service, utilities, etc.) to determine if name change or change in services is needed. Note if utility is only in deceased's name, utility may want to charge you a deposit for changing the name of the account.		
Notify the decedent's creditors by mail.		
Cancel memberships.	Professional associations, unions, Health, athletic, automobile, and alumni clubs Rotary, Kiwanis, Lions, Veteran's	
After The Sixth Month		
Update your own estate and financial plans if your loved one was a beneficiary or appointed as an agent, trustee or guardian.		CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner (Fee only) or attorney
Review your assets and liabilities and consider changes such as making new investments or moving.		CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner (Fee only)
After The First Year		
Decide where you want to live.		
Discuss with family the disposition of possessions you may no longer want.		