

## Action Steps to Take When a Loved One Dies

Coping with the loss of a loved one is difficult. To make important decisions during this time easier, consider following the task list provided below. The timeframes are only guidelines to help you set some priorities when the required number of tasks may be overwhelming. Because each situation is unique, it is recommended you consult with a professional (CPA and/or attorney) for specific assistance in processing an estate.

### Immediately After Death

- Notify close family members and friends.
- Make arrangements to care for minors and pets.
- Make appointments to arrange the funeral, burial or cremation, and memorial service – at these meetings, you’ll also want to discuss your loved one’s prearrangements and last requests.
- Place an obituary in the local newspaper – the funeral director can help with this.
- Notify your loved one’s employer(s) (if applicable) – notify the personnel department of your loved one’s current employer(s) to collect any salary, vacation or sick pay owed.
- Contact your own employer and arrange for bereavement leave (if applicable).
- Contact the schools of your loved one’s children (if applicable).

### Two Weeks and After

- Obtain certified copies of the death certificate – you may want to obtain several certified copies of the death certificate through the local office of vital statistics because some agencies or companies will only accept a certified copy. You will need a certified copy of the death certificate to receive distribution from life insurance policies, to retitle or transfer investment accounts, and to transfer personal property and real estate.
- Locate the Will or letter of instruction, if any.
- Contact your loved one’s financial advisor – the advisor can help determine what investments your loved one owned and help assess the valuation on date of death. They can also help with retitling assets to a beneficiary or an heir.
- Locate important legal documents such as a marriage certificate, children’s birth or adoption certificates, and military discharge papers may be needed to retitle your loved one’s assets or to apply for benefits for a surviving spouse or children. Duplicate copies of marriage and birth certificates are available at the county office responsible for vital statistics where the marriage and births occurred. To receive a duplicate copy of a military discharge, contact the National Personnel Records Center.
- Contact your loved one’s estate-planning attorney – the attorney can coordinate the probate process and may have copies of any Will or Trust documents.
- Report the death to the Social Security Administration – if your loved one received benefits, to find out whether any payments must be returned. Additionally, a surviving spouse may be eligible for a lump-sum death benefit and/or survivor’s benefit. For instructions or additional information, contact your local Social Security Administration office, visit [www.ssa.gov](http://www.ssa.gov) or call 800-772-1213.
- Notify the credit reporting agencies. To reduce the risk of identity theft, contact the three national credit reporting agencies (Experian, Equifax and TransUnion) and request that a “deceased – do not issue credit” flag be placed on the credit file.

- Locate insurance policies – contact all insurance companies to file claims. Consider filing for life insurance benefits immediately (Consult your estate-planning attorney or tax professional if you expect the estate may be subject to federal or state estate taxes.) If your loved one owned an annuity, you and your loved one's financial advisor should carefully review the annuity contract to help ensure that any amounts payable to the decedent, or his or her estate, are collected. If an heir is entitled to continued payments from the annuity, contact the provider to transfer payments to that heir.
- Notify credit card companies – cancel all cards unless you are named on the account and wish to retain the card.
- Contact past employers regarding pension plans, and contact Individual Retirement Account (IRA) custodians or trustees – your loved one's financial advisor, estate planning attorney and qualified tax professional can help transfer ownership of retirement account assets to designated beneficiaries.
- Notify your loved one's financial institution(s) to retitle or distribute the account(s).
- Retitle jointly held assets, such as bank accounts, vehicles, stocks, bonds, and real estate.
- Notify utility companies.
- If necessary, cancel or redirect newspapers, subscriptions and other home deliveries.

Consult a qualified tax professional regarding whether filing any income, estate or inheritance tax returns is required. In addition, remember to take your time on making any big financial decisions, such as selling a house or investing a life insurance benefit.