

## **What To Do When a Loved One Passes Away**

Included below is a brief list of the actions which you should take immediately upon the death of a loved one. This is not intended as an exhaustive or detailed explanation of all actions which should be taken. Rather, it is for use as a checklist to help the appointed representatives step in and handle as expeditiously as possible those items which demand immediate attention.

1. Take time to grieve. There are no legal deadlines that occur immediately, so do not make any hasty decisions or major changes immediately. Consider advising any surviving family member who is alone to telephone a friend who can share the next few hours. Shock and trauma due to the death of a relative can take unexpected forms. After finding a firm emotional foundation, it is time to address the task of administering the estate set up by the deceased.
2. Notify a funeral director and clergy, and make an appointment to discuss funeral arrangements. Request five to ten copies of the decedent's death certificate, which you'll need for his or her employer, life insurance companies, and/or decedent's attorney for legal procedures.
3. Contact by phone and notify the immediate family, close friends, business colleagues and employer.
4. Arrange for care for members of the immediate family, including appropriate child care, having people at the decedent's house, etc.
5. Locate the decedent's important papers. Gather as many of the decedent's papers as possible, and continue to do so for the next few weeks.
6. Contact our office for a consultation or notify the attorney who will be handling the decedent's affairs. Make an appointment immediately because a tax return may be due within nine (9) months of death. This meeting is important to review decedent's estate planning documents and to discuss state and federal death taxes that may be payable. The attorney will also determine the extent to which it is necessary or advisable to open a probate estate.
7. Telephone the decedent's employee benefits office with the following information: name, Social Security number, date of death (or incapacity); whether the death (or incapacity) was due to accident or illness; and your name and address. The company can begin to process benefits immediately.
8. If the decedent was eligible for Medicare, notify the local program office and provide the same information as in Step # 7.

9. Notify life, accident or disability insurers of the decedent's death or disability. Give the same information as in Step # 7, and ask what further information is needed to begin processing your claim. Ask which payment option decedent had elected, and select another option if you would so prefer. If there is no payment option, you will be paid in a lump sum.
10. Notify the decedent's Social Security office of the death. Claims may be expedited if a surviving family member goes in person to the nearest office to investigate making a claim for survivor's benefits. Look for the address under U.S. Government in the phone book.
11. Notify banks, credit card companies, and automatic payment plans.
12. Notify the post office.
13. Cancel prescriptions, newspapers and other subscriptions.
14. Gather unpaid bills and consult your financial advisor or an estate attorney about whether to pay them, as the debt may lower the taxable estate.
15. If you need emergency cash before insurance claims are paid, a cash advance may be available from life insurance benefits to which you are entitled.
16. If decedent ever served in the military, notify the Veterans' Administration. Surviving relatives may be eligible for death or disability benefits.
17. Record in a small ledger all money you or the immediate family spends. These figures may be needed for tax returns.
18. Remember that a surviving family member may be in a highly emotional state. Therefore, they should avoid entering contracts for anything, and avoid spending or lending large sums of money.
19. Do not change the title of any assets. This can create unnecessary problems for you. Please contact our office for a consultation before you start this process.