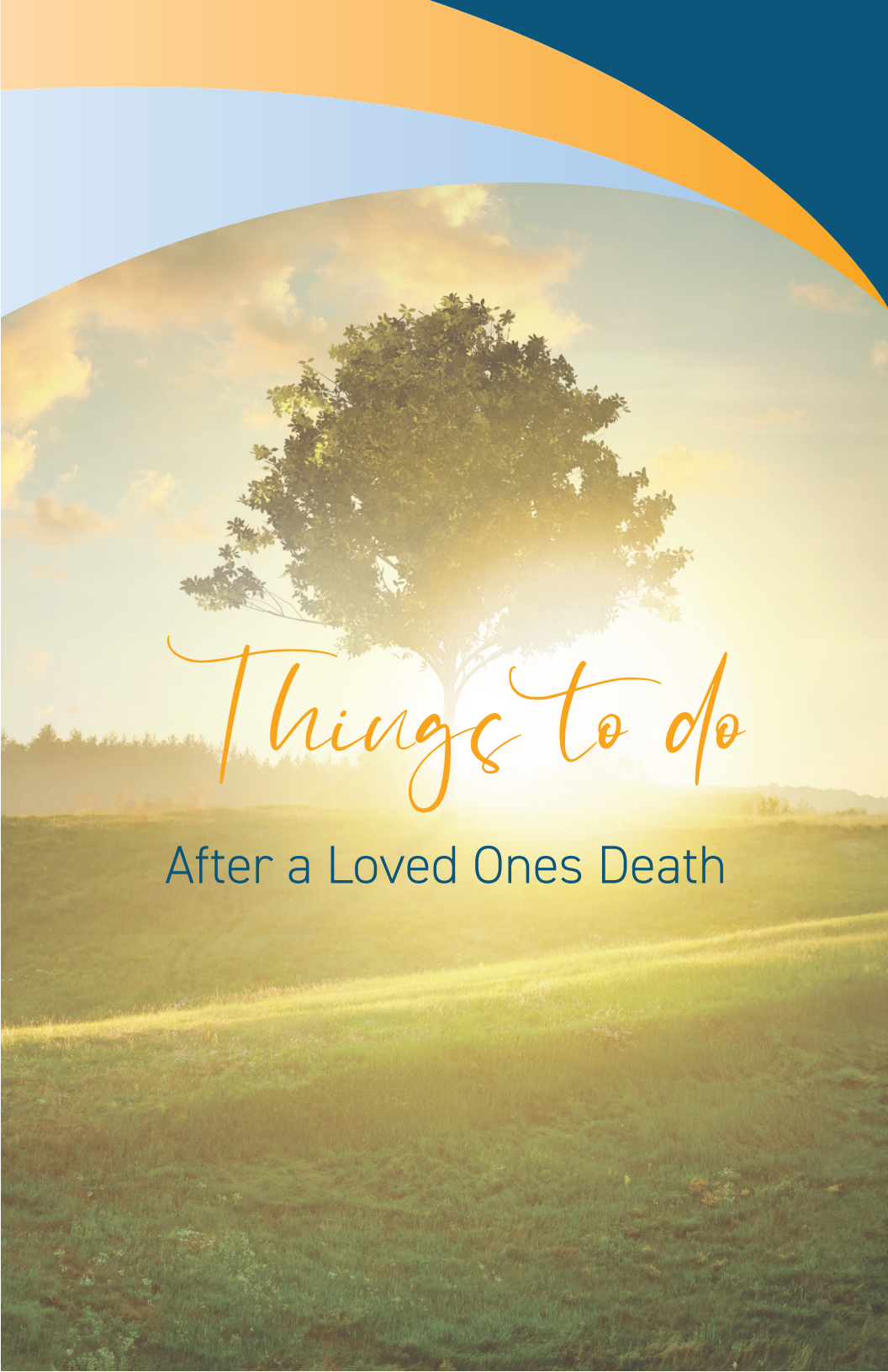




Things to do

After a Loved Ones Death

Following the death of a loved one, there are many practical matters that must be handled by the survivors. The following list describes many of those issues, although each family's situation will be unique and not all may apply to your personal situation. Many of these will require the presentation of a certified death certificate, or at least a photocopy of the certificate. Our team is available to assist you with obtaining those certificates and with navigating many of these matters.

We are here to help!

- ❑ **1.** Begin the process of settling the estate of the deceased. If there is a will, the executor named in it and the attorney will have the document admitted into probate court. If there isn't a will, the probate court judge will name an administrator in place of an executor. The probate process starts with an inventory of all assets (personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the probate court.
- ❑ **2.** Make a list of important bills that need to be paid, such as mortgage payments, utilities, etc. Share the list with the executor or estate administrator so that bills can be paid promptly.
- ❑ **3.** Notify life insurance companies. If your loved one had life insurance, appropriate claim forms will need to be filed. You will need to provide the policy numbers and a death certificate. If the deceased was listed as a beneficiary on a policy, arrange to have the name removed.
- ❑ **4.** If the death was accidental, verify whether benefits are available on existing insurance policies.
- ❑ **5.** Check for alternative life insurance benefits available through existing credit card or loan accounts.
- ❑ **6.** Stop health insurance coverage by notifying the health insurance company or the deceased's employer. End coverage for the deceased, but be sure coverage for any dependents continues if needed. Also cancel the deceased's prescriptions through the pharmacy.

- ❑ **7.** Terminate other insurance policies by contacting the providers. This could include homeowner's, automobile and so forth.
- ❑ **8.** Contact the Social Security Administration. The funeral home will notify Social Security of your loved one's death, but you may still want to contact your local Social Security office. If your loved one was receiving benefits, they must stop because overpayments will require complicated repayment. Even a payment received for the month of death may need to be returned. If the deceased has a surviving spouse or dependents, ask about their eligibility for increased personal benefits and about a one-time payment of \$255 to the survivor.
- ❑ **9.** If your loved one was a veteran, inquire about benefits that you may be entitled to through the VA.
- ❑ **10.** Look into employment benefits that may be available. If the deceased was working, contact the employer for information about pension plan, credit unions and union death benefits. You will need a death certificate for each claim.
- ❑ **11.** Contact financial advisers, stockbrokers, etc. Determine the beneficiary listed on these accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit by simply filling out appropriate forms and providing a copy of the death certificate. If that's the case, the executor wouldn't need to be involved. If there are complications, the executor could be called upon to help out.
- ❑ **12.** Notify mortgage companies and banks. You will likely need to take a death certificate to the bank for assistance. Change ownership of joint bank accounts. Did the deceased have a safe deposit box? If a password or key isn't available, the executor would most likely need a court order to open and inventory the safe deposit box. Most probate courts have administrative rules about steps to access the box of any decedent.
- ❑ **13.** Cancel the driver's license of the deceased. Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft. Contact the state department of motor vehicle for exact instructions. You may have to visit a customer-service center or mail documentation. Either way, you'll need a copy of the death certificate.
- ❑ **14.** Transfer titles of all vehicles and other property registered in the name of the deceased.

- ❑ **15.** Notify the Registrar of Voters to have the deceased's name removed from the voter registration rolls.
- ❑ **16.** If the deceased's home is unoccupied, cancel unnecessary home services, such as newspaper delivery, cable service, etc.
- ❑ **17.** Close credit card accounts. For each account, call the customer service phone number on the credit card, monthly statement or issuer's website. Let the agent know that you would like to close the account of a deceased relative. Upon request, submit a copy of the death certificate by fax or email. If that's not possible, send the document by registered mail with return receipt requested. Once the company receives the certificate, it will close the account as of the date of death. If an agent doesn't offer to waive interest or fees after that date, be sure to ask. Keep records of the accounts you close and notify the executor of the estate about outstanding debts.
- ❑ **18.** Notify credit reporting agencies. To minimize the chance of identity theft, provide copies of the death certificate to the three major firms — Equifax, Experian and TransUnion — as soon as possible so the account is flagged. Four to six weeks later, check the deceased's credit history to ensure no fraudulent accounts have been opened.
- ❑ **19.** Cancel email and website accounts. It's a good idea to close social media and other online accounts to avoid fraud or identity theft. The procedures for each website will vary. For instance, Google Mail (Gmail) will ask you to provide a death certificate, a photocopy of your driver's license and other detailed information.
- ❑ **20.** Cancel memberships in organizations. Reach out to sororities, fraternities, professional organizations, etc., the deceased belonged to and find out how to handle his/her membership status. Some organization may want to hold a special ceremony for your loved one.
- ❑ **21.** Contact a tax preparer. A return will need to be filed for the individual, as well as for an estate return. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.

