



## What to Do When A Loved One Dies Checklist

The passing of a family members and/or loved one often brings a barrage of emotional, financial, and legal issues that need to be addressed. No one family or situation is identical, but there tend to be a variety of common threads – dos, don'ts and maybes – for family members to consider in winding up a decedent's estate and tying off loose ends that just need to be taken care of for closure and a smooth transition.

A few practical tips and pointers for those winding up a loved one's affairs and estate:

- Those taking care of a loved one's affairs should communicate earlier, fully and often to the other family members. This may include creditors as well. Such openness breeds trust and enhances harmony among the members.
- Generally, the duties of the Personal Representative, Successor Trustee and/or Family Members are to (1) gather or collect all assets and property interests of the decedent; (2) pay the debts of the decedent/estate (e.g. taxes,. Creditors, etc.) and (3) distribute the residuary to the lawful heirs or beneficiaries.
- Keep copious records, ledgers and notes of activities, actions taken or not taken, resources, conversations, expenses, etc. This tends to breed trust and enhances harmony among family members.
- The role of those entrusted with the winding up of an estate (the loved one's affairs) such as a Personal Representative or Successor Trustee is often one of a "fiduciary" for the creditors and the decedent's heirs. A shorthand definition of "fiduciary" is to act in the good faith and in the best interest of the creditors and heirs.
- Failure to comply with the above tips and pointers may result in mistrust, anger, family disfunction, and ultimately lawsuits, and liability for those either taking certain actions or failing to take action.

It is always advisable to seek the help of a qualified attorney early in the process – one whose practice areas *concentrate* in Estate Planning, Probate and Trust Administration. A qualified attorney will work with the family to set in motion a plan to collect all assets, pay all valid debts, minimize expenses and taxes, and get the decedent's residuary estate promptly distributed to the rightful heirs and beneficiaries. Such a plan brings considerable confidence, peace and assurance to a grieving family.

This **CHECKLIST** is hopefully helpful and will get you started.

### Family Members

- Notify immediate family and friends (surviving spouse, children).
- Handle the care of dependents (surviving spouse, children) and pets.
- Locate and review original Last Will and Testament and/or Trust.

- Review deceased expressed wishes for funeral (cremation and burial) and organ donation and contact funeral home to set funeral arrangements.
- Arrange for transportation of the body.
- Get a legal pronouncement of death. Request and obtain 10-15 death certificates (usually from the funeral home).
- Notify the person's employer, if applicable.
- Collect personal information and data on the departed loved one for the funeral home – notify clergy or officiate, compose obituary, collect pictures and or personal treasures to display at funeral/memorial service, select clothing for burial.
- Secure major property of deceased, such as home, vehicles and valuable personal property.
- If loved one was a veteran or member of the fraternal or religious groups, contact the organization – check for burial benefits or services.
- Cancel home deliveries, newspapers, magazines (check on refunds for cancelled subscriptions).
- Monitor phone messages, emails, and collect mail and notify post office to change mailing address or hold mail.
- Inspect home and groceries, particularly and perishable property in the home.
- Determine if utility services should be continued or canceled and then notify all utility companies.
- Maintain records and receipts of all payments for funeral and other expenses.
- Gather financial records and documents
  - Personal identification: (Birth certificates, marriage certificates, social security card, driver's license, passport, etc.)
  - Checkbooks & statements
  - Bank accounts & statements
  - Life insurance policies
  - Investment statements (stocks, bonds, retirement accounts, annuities, etc.)
  - Credit cards
  - All other documents related to assets or property interests or finances.
  - Military papers
  - Address books
  - Passwords
- Gather titles to all titled properties: automobiles, trucks, trailers, 4-wheelers, heavy machinery, campers, RV's, boats, jet skis, real property, burial plots, etc.
- Request Rewards Points from Credit Card Companies - If the credit card account is closed due to the death or incapacity of the account holder, rewards eligible for redemption may be redeemed if an authorized representative of the estate requests it. **Make sure you do not close the account before the eligibility for Reward Point redemption is determined.** Points may be forfeited upon closure of the account and not transferable through an inheritance.
- Notify Professional Advisors:
  - Financial Advisor(s)

- Attorney/lawyer(s)
- Accountant/CPA(s) (discuss last income tax return)
- Physician(s)
- Life Insurance Agent(s) (get claims forms and check on refunds on insurance)
- Home & Auto Insurance Agent(s) (check for refunds on cancellations)
- Gather bills, invoices and debt documents and hold until probate and approval.
- Discuss with your attorney when and how to notify creditors, especially the mortgage company and lenders.

#### **Safety Deposit Box**

- Do not go to the safe deposit box without an attorney, if there is possible conflict of interest among Personal Representatives (Trustees), family members or heirs/beneficiaries, or danger the Will or Trust will be contested.
  - Detail a list of *all* contents on paper
  - Those in attendance at the opening sign and date the list
  - Remove Last Will and Testament, Trust, Life Insurance policies, then return everything else back in the box.

#### **Death notices to make:**

- Agency providing pension services, to stop monthly check & get claims forms.
- Employer for pension plans or employment benefits
- State department of motor vehicles to cancel driver's license
- Police, if your loved one left behind a house sitting vacant.
- Fraternal organization(s) of which deceased was a member – check for benefits and/or burial services available.
- Social Security Administration to discuss ceasing benefits, obtaining death benefit, survivor benefits and Medicare, (800)772-1213; [socialsecurity.gov](http://socialsecurity.gov).
- Department of Veteran's Affairs, Veterans Administration if descendant was formally in the military -inquire about burial allowance and benefits - Military retiree – (800) 269-5170
- Office of Personal Management if decedent is retired or former federal civil service employee (888)767-6738
- Health, medical and dental insurers
- Credit card companies (cut up the credit cards)- Remember to inquire on redemption of Rewards Benefits
- Close online accounts and email accounts

#### **Contact an Estates, Trust and Probate Attorney to assist with the following:**

- Review and analysis of Last Will & Testament and Trust.
- Transfer of Assets
- Probate issues – file and assist in the administration of estate or probate of will, if needed.
- Prepare preliminary asset, trust, and/or estate inventory
- Planned liquidation, sell of property
- Negotiation and settlement of debt.

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- Administration of estate - construct list of heirs and their contact information.
- Assist, guide, and counsel the Personal Representative in the administration of the deceased's estate.
- Review and evaluate beneficiary designations, joint tenancy of assets, e.g. real estate, brokerage accounts, bank accounts, pensions, safe deposit boxes.
- Obtain releases of MO Health Net of claims.
- Review & assist in evaluation of priority and payment of debt
- Prepare receipts for beneficiaries acknowledging distribution of assets
- Closing accounts and transfer of funds to heirs/beneficiary
- Collection of assets, property interests, funds owed to descendants
- Collect signed beneficiary receipts
- Keep ledger of income, receipts, expenses, disbursements, and distribution

When a family member or friend has died, it is important to notify various government agencies, banks, creditors, and credit reporting agencies of the death. To reduce the risk of identity theft, these notifications should be made promptly after the death. To expedite notification, you should initially make the contact by telephone followed by written verification. For many of the government agencies and financial entities, you will need the decedent's social security number, a copy of the death certificate, and, if you are a personal representative (executor) of the estate, your appointment form from the probate court. Make sure to retain copies of all notices that you send. Below is a checklist of possible agencies and businesses that should be notified of the death. Because each individual case is unique, the list may not be complete. Also, the funeral home may have notified some of the government agencies on your behalf.

#### **Credit Reporting Agencies**

There are three national credit reporting agencies which you should notify of the death and instruct them to list all accounts as: "Closed. Account Holder is Deceased." You may also request a credit report to obtain a list of all creditors and to review recent credit activities.

- Experian, 888-397-3742, P.O. Box 9701, Allen, Texas 75013.
- Equifax, 800-525-6285, P.O. Box 105069, Atlanta, Georgia 30348.
- TransUnion, 800-680-7289, P.O. Box 6790, Fullerton, California 92834.

#### **Memberships**

Occasionally, clubs, unions or professional groups offer death benefits. Make sure you inquire at the time of notification.

- Professional associations and unions
- Health clubs and athletic clubs
- Automobile clubs
- Cooperatives or rental stores
- Public library
- Alumni clubs
- Rotary, Kiwanis, Lions, Veterans' organizations and clubs