

WHAT TO DO WHEN A LOVED ONE PASSES

Please do not hesitate to contact us for guidance on how to handle a loved one's estate. We would be more than happy to assist you according to the unique circumstances of your situation.



To Do:

Mark When Complete

1. Obtain certified copies of the death certificate. You may need around 6 copies. (3 short / 3 long) ☐
2. Secure the property and arrange for the care of any pets. ☐
3. Contact the post office to have all mail forwarded. ☐
4. Contact the nearest Social Security office to apply for benefits that may be payable to eligible survivors. Please be aware, the last payment by Social Security may be taken back. ☐
5. Contact all life insurance companies and file claims for payment. Ask for a refund for any unused premium. ☐
6. Contact all pension and retirement funds to see if any benefits are due. ☐
7. Check with the Human Resources Department of present and previous employers to determine if any benefits are payable including accrued sick or vacation leave as well as insurance or retirement plan proceeds. ☐
8. Cancel health insurance. Ask for a refund for any unused premium. ☐
9. If the death was an accident, check with the deceased's health insurance company to see if accidental death insurance was included as part of their policy. ☐

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To Do:

10. If you are the surviving spouse, contact the tax collector's office to see if you are eligible for a partial real estate exemption on your property (known as the widow/widower exemption.) ☐
11. If your loved one was a veteran, check with the nearest Veterans Affairs office to determine whether your loved one is eligible for burial in a national cemetery or to see if any benefits are available. ☐
12. Cancel auto-payments for any services or goods that are no longer needed such as newspaper & magazine subscriptions, cell phone plans, prescriptions, club memberships, and TV services. ☐
13. Contact credit card companies and notify them of the death. Inquire whether the account included a life insurance policy. ☐
14. If your loved one was renting property, contact the landlord to cancel the lease. Ask for any refunds such as the security deposit. ☐
15. Check recently filed income tax returns to ensure any refunds due are received and all taxes owed are paid. ☐
16. Keep receipts for funeral or burial expenses paid. ☐
17. If you have access to your loved one's safe deposit box, check for the Will or other important documents. ☐
18. Send the original Will for safekeeping to the courthouse in the county of your loved one's residence. We can assist with this and with other probate requirements. ☐
19. If you are the nominated Personal Representative (Executor / Executrix) or Trustee, be sure to hire an attorney experienced in probate matters for guidance on how to properly administer the Estate or Trust and to protect yourself from any individual liability. ☐
20. If there is a Trust owning property, meet with an attorney to transfer property to the beneficiaries. ☐
21. If your loved one was the beneficiary listed on any of your accounts or policies, update the beneficiary on your own accounts to ensure your accounts do not end up in probate. ☐
22. If your loved one was the beneficiary listed on your Estate Planning documents, meet with an attorney to have your Estate Planning documents reviewed or updated. ☐