

A checklist for survivors

Losing a loved one is difficult, and the responsibilities that come after their passing can overwhelm those who survive them. The full-time job of handling personal and legal details is a stressful task enough, let alone grieving at the same time.

To navigate this challenging time, you'll need the right help and a checklist of what needs to be done.

What to do immediately after a loved one has passed

- Tell close family members, friends and close business associates.
- Notify the deceased's doctor (if hospice isn't involved).
- Now is also a good time to notify the deceased's employer.
- Are there existing funeral and burial plans? See if your loved one had specific wishes for their funeral or burial.
- Notify a funeral director to begin arrangements.
- If the deceased left no instructions on a burial plan, lean on your family if you can, and discuss what the funeral will look like. You will want to decide on things like a place, time and officiator. Assign someone to write the obituary.
- If your loved one was a veteran, contact your local Department of Veterans Affairs (DVA) office or county Veterans Services Office to see if they conduct funeral services or offer burial benefits.
- Contact the U.S. Office of Personnel Management for possible survivor benefits if they were in the civil service.
- If so desired, contact preferred clergy or other individuals to conduct services.

After the funeral: Locating important documents

- Contact the deceased's attorney and personal representative (executor) to begin the estate settlement process. You can also rely on them to give you status updates on the process.
- Locate originals of all relevant documents, including a will, trust(s), insurance policies, etc. Some states require the presence of a state official to open a safe deposit box. Check with your attorney about your state's requirements.
- Contact people like your loved one's doctor, lawyer or even close family and friends if locating documents becomes difficult.
- Obtain multiple certified copies of the death certificate from the funeral director or from the county or municipality where the death occurred.
- Contact your financial professional to start filing claims.
- Contact the deceased's employer to file claims for group life insurance benefits, retirement plan survivor benefits or pension funds, etc.
- Start a list of bills to have as a reminder for yourself. Make sure to include auto-pay plans and note when they are due.

Most decedents have a will or a revocable trust as their primary estate planning document. Each handles bill-paying a little different:

- If the decedent had a will, reach out to an attorney to assist the personal representative with gaining authorization from the Probate Court to collect and pay the bills.
- If the decedent had a revocable trust, the trustee would be authorized without the assistance of an attorney or probate court to pay bills. They can start this process as soon as they know a bill is due.

- With the attorney's assistance, determine whether an estate tax form should be filed to address step-up in basis and spousal benefits in exemptions left by the decedent. Consult with the attorney as needed for information on the status of the estate settlement process.
- Contact your local Social Security office to file for survivor benefits. Provide proof of relationship with your marriage license or birth certificate.
- Notify various organizations where the deceased was a member.

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