

## What Should I Do when a Family Member Dies?

Timeline- Items 1-7 First 24 hours      Items 8-24 will follow in the next few weeks.

- 1. Make sure the person's organ donation wishes are followed.**
- 2. Find the "Estate Plan Organizer" 3-ring binder/ Folder containing important family documents.** (if completed)  
This should contain the names of people who may assist you if you have questions about the steps to take, plus inform you of existing Funeral Plans, Life insurance, retirement assets, bank accounts and the like.
- 3. Call the Funeral Home-** Make necessary arrangements. Bring along any pre-planning funeral documents/grave plot deeds, pre-paid funeral documents (if applicable), military discharge papers and any written instructions on the deceased funeral preferences.
- 4. Write obituaries-** Include information about their life, education, career, military service, achievements, etc. along with any interesting facts about the person.
- 5. Get Death Certificates-** Request at least 15, but get the number equal to the accounts or assets in the deceased's name. The funeral director may help with this or the local County Clerk can get Death Certificates for a fee, from the county where the decedent died.
- 6. Contact clergy and/or church**
- 7. Notify family and friends**
- 8. Review the Last Will or Trust -** This provides the best hope the deceased wishes will be carried out at death. Keep original copies of wills in a fire-proof safe at home or in the attorney's Will safe. You may be able to file a copy with the Probate Court, for a small fee. NEVER store in a safety deposit box, as the box may be frozen at death.
- 9. Make Application/Petition Probate Court-** If the estate is relatively simple and there is a will, the Executor/Personal Representative/Administrator named in the will, makes application/petitions the court to appoint the Personal Representative and make available "Letters of Authority" needed to perform the duties of a Personal Representative. A Will can be probated with or without an attorney but the attorney may provide important guidance in the process.
- 10. Call your attorney-** Simple estates may not require an attorney. As estates get larger and more complex, including trusts, it may be valuable to hire an attorney to handle the affairs of the estate. Have all pertinent documents available to ease the process.
- 11. Contact former or current employers-** Notify them of the person's death. Ask the Human Resources department to send a benefit summary including life insurance, retirement plans, profit sharing, etc. You may uncover a benefit the deceased forgot to document.

- 12. Contact Social Security-** Notify the local office of the death. Confirm benefit changes.
- 13. Contact life insurance/ annuity providers-** Process death benefits from existing policies.
- 14. Contact Insurance Agent-** Adjust home, car coverage/ names as needed.
- 15. Access Safety Deposit box** (if aware of one) - You will need either Personal Representative Authorization or Letter of Authority to prove you have legal access.
- 16. Contact the accountant-** The executor must know if estimated taxes were being paid, if any are due, real estate taxes have been paid, etc. Work must be done to be sure any Federal Estate taxes are paid. You will also need to file final year Federal and State Tax Returns within 12 months after the death.
- 17. Pay the bills-** Utilities, mortgage, credit and any other bills should be paid in a timely fashion. Record all payments and have available to file the tax returns. Utilities, subscriptions and reoccurring/ automatic charges may need to be cancelled.
- 18. Notify the Post Office-** Forward future mail to your address.
- 19. Change Ownership-** When you settle estate, bank, brokerage accounts, etc., change the ownership. If no surviving spouse, place it in the estate name. With a surviving spouse, switch assets from a single or joint name to surviving spouse. (You will need a Death Certificate and Letters of Authority for each account needing an ownership change.)
- 20. Notify Motor Vehicle Department-** change titles on vehicles, boats, recreation vehicles.
- 21. Notify credit card companies-** apply for any life insurance benefits that might exist.
- 22. Locate user names / passwords of online accounts-** close or delete online accounts
- 23. Get help going through personal belongings-** Sort items to keep, items to give away to specific people, items to donate to charity.
- 24. Set up auto-responder on decedent's email-** Delete email address after 3-4 months

#### **Websites that might be helpful:**

Social Security Administration- [www.ssa.gov](http://www.ssa.gov)

Dept. of Veteran Affairs- [www.va.gov](http://www.va.gov)

Medicare- [www.medicare.gov](http://www.medicare.gov)

Eldercare Locator- [www.eldercare.gov](http://www.eldercare.gov)

Research any unclaimed money- [www.missingmoney.com](http://www.missingmoney.com)

U.S. Treasury (Bonds/ Savings Bonds) - [www.treasurydirect.gov](http://www.treasurydirect.gov)

County website (**go to your county's website**- click on Courts/Probate)