

Survivor's Checklist

This information should be kept with important papers and describes events to occur after a loved one's passing.

IMMEDIATELY

- Obtain certified death certificate (12 copies). Is an autopsy necessary?
- First 24 hours: Organ Donation? Check for signed authorizations and arrange immediately.
- Inventory safe deposit boxes and personal papers of the deceased. Look for any organ donation authorizations, burial insurance policies, prepaid mortuary, or cremation society plan.
- Contact mortuary to make funeral and burial or cremation arrangements.
- Arrange for Obituary notice and send acknowledgment cards for memorial donations or flowers.
- Contact decedent's employer/business partners.
- Contact friends, relatives, religious organizations, doctors, and advisors. Allow them to help you out in this time of need.
- Make arrangements for dependents and pets, if any.
- Cancel regular elder assistance services, if any. (Meals on Wheels, mail prescriptions, etc.).
- Secure decedent's home and remove valuables.

WITHIN THE NEXT 30 DAYS OR 60 DAYS

- Contact Social Security Administration benefits (1-800-772-1213)
- Contact Veterans Administration for burial, survivor and monument benefits (1-800-827-1000)
- Contact Department of Health Services if the deceased was receiving Medicaid
- Forward mail to appropriate person
- Transfer all real estate properties
- Notify insurance companies, file claims or request return of premium, if applicable:
 - o Life Insurance
 - o Medical Insurance
 - o Disability Insurance
 - o Travel and Accident Insurance
 - o Homeowner's Insurance/Renter's Insurance
 - o Automobile Insurance
- Locate documents such as wills, trust(s)
 - o If there was a Living Trust, contact:
 - Successor Trustee (Trust Manager) for eventual distribution of assets
 - Contact Intelliplan Financial for review of possible tax ramifications and assistance in sorting out and distributing assets.
 - Arrange for any death benefits to be paid to beneficiaries
 - o If there was no trust and only a will, contact your attorney:
 - County Clerk and deposit the original will within 30 days
 - Executor to begin the probate process with an attorney
- Retirement Benefits
- Pension Benefits
- Workers Compensation Benefits

- Notify accountant/tax preparer (unless attorney is filing returns). Provide:
 - Certified copy of Death Certificate
 - Previously filed tax return forms
 - Current earnings and dividend statements
- Notify stockbroker, and change ownership of joint or solely owned stocks
- Check on retirement accounts:
 - IRA/Roth IRA
 - 401(k)
 - Annuities
- Transfer bonds
- Notify banks
- Change all jointly held accounts and correct tax identification numbers (usually Social Security numbers)
- Cancel direct deposit retirement accounts
- Re-establish title to safe deposit box
- Re-establish all outstanding mortgages and personal notes
- Notify Motor Vehicle Administration to transfer titles of all registered vehicles, mobile homes, and boats registered in the decedent's name
- File claim for credit card companies – cancel all individually held cards of the decedent, and remove decedent's name as an authorized user of any other cards
- File claim for credit card life insurance, if applicable
- Notify all 3 credit reporting agencies.
 - EQUIFAX 1-800-685-1111 www.Equifax.com
 - TRANS UNION 1-800-888-4213 www.TransUnion.com
 - EXPERIAN 1-888-397-3742 www.Experian.com
- Cancel voter's registration
- Cancel driver's license
- If there is an estate, you may need to contact an attorney
- Clean up/cancel internet accounts (if applicable) – social media, email, PayPal, reward cards etc.
- Cancel utilities/services (if applicable) – electric, gas, water, telephone, cell phone, internet etc.
- Transfer title on jointly held assets
- Inventory personal effects and arrange for disposition to family members, relative, or charities

WITHIN 3-MONTHS

- Contact Lake Growth Financial Services for review of finances and revisions to your financial plan.
- 1-800-962-9141 and hello@lakegrowth.com
 - If surviving spouse, it's essential to update your plan for:
 - Replacing a lost pension or Social Security
 - Changes to your Will, Trust, insurance or annuity beneficiary information

ADDITIONAL SUPPORT

HOSPICE FOUNDATION OF AMERICA 1-800-854-3402

GRIEFNET www.griefnet.org

GRIEF SHARE www.griefshare.org