



What to Do Immediately Following a Death:

- Get a legal pronouncement of death. If no doctor is present, you'll need to contact someone to do this:
 - If the person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate the transport of the body.
 - If the person dies at home without hospice care, call 911, and have in hand a do-not-resuscitate document if it exists. Without one, paramedics will generally start emergency procedures and (except where permitted to pronounce death) will take the person to an emergency room for a doctor to make the declaration.
 - Arrange for transportation of the body. If no autopsy is needed, the body can be picked up by a mortuary (by law, a mortuary must provide price info over the phone) or a crematorium. If your loved one has a prepaid burial plan, you will have a number to call for picking up the body.

- 2. Contact your minister/priest/rabbi/religious official (if applicable). Begin planning the funeral/memorial service. (See below: Planning the Funeral/Memorial Service)
- 3. Alert immediate family members and close friends (ask them to contact others).
- 4. If employed, contact the deceased's employer.
- 5. If applicable, notify agent under Power of Attorney.
- 6. Alert the executor of your loved one's Will.
- 7. Notify religious, fraternal, and civic organizations that your loved one was a member of.
- 8. Notify attorney regarding the probate of the estate.
- 9. Arrange for the care of any dependents.
- 10. Arrange for their immediate care of any pets.
- 11. Remove any valuables from the deceased's home, secure the residence, and take steps to make the home appear to be occupied (use lighting timers, etc.).

12. Arrange for the disposal or removal of any perishables left in the home, such as food, refrigerated items, and existing garbage.

13. Alert the Post Office to forward the deceased's mail to whoever is handling their affairs.

14. If writing a public obituary, don't include vital information like date of birth, address, place of birth, etc. This makes it easier for identity thieves to steal the deceased's identity.

15. Locate important documents:

Will

Birth certificate

Social Security card

Marriage license

Military discharge papers (DD-214)

Deed to burial property

Copy of prepaid funeral plan or prearrangements

Life insurance policies

16. Compile the following information that the funeral home will need to finalize the death certificate:

Deceased's first, middle, and last name, including Maiden Name (if applicable)

Deceased's Home Address

Deceased's Social Security Number

Deceased's Date of Birth and Date of Death

Deceased's Age

Deceased's Gender

Race/Ethnicity

Marital Status

Spouse's first and last name

Deceased's highest level of education attained

Deceased's Occupation

Deceased's Place of Birth (City and State)

Deceased's Father's Name Birth City Birth State

Deceased's Mother's Name Birth City Birth State

If your loved one was a Veteran, contact the Department of Veteran's Affairs: 800-827-1000,
www.vba.va.gov/VBA

Entered Service Date

Entered Service Place

Service Number

Separated from Service Date

Separated from Service Place

Grade, Rank or Rating

Organization and Branch of Service

Checklist of Additional Things to Do Within One Month of a Death:

1. Consult with an attorney about probate.

2. Meet with an accountant to discuss estate taxes.

3. File claims with life insurance companies.

4. Contact the Social Security Administration and other government offices that may have been making payments to the decedent. If the decedent was your spouse, inquire about your eligibility for new benefits. 800-772-1213 ~ www.ssa.gov/pgm/links_survivor.htm

5. Notify the Registrar of Voters.

6. If the deceased's home is unoccupied, cancel unnecessary home services, such as newspaper delivery, cable service, etc.

7. Cancel deceased's prescriptions.

8. Contact the Department of Motor Vehicles to cancel deceased's driver's license and transfer titles of all registered vehicles.

9. If your loved one was a veteran, inquire about benefits that you may be entitled to through the VA.

- 10. Contact the deceased's employer. Inquire about pay due, any 401 (k), pension, or company benefits that the decedent may be entitled to. Ask if there was a life-insurance policy through the company.
- 11. Contact the 3 credit bureaus to let them know your loved one is deceased and to put a statement on their credit file to reflect that.
 - 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
- 12. Obtain a current copy of the deceased's credit report. Reach out to creditors to inform them of the passing. Remember: you do not inherit the deceased's debt, unless you were a co-signer or joint accountholder. Also, being an authorized user for a debt doesn't make you legally responsible for paying it back.
- 13. If the death was accidental, verify whether accidental death benefits are available on existing insurance policies.
- 14. Check for any life insurance benefits available through existing credit card or loan accounts.
- 15. File any outstanding claims for health insurance or Medicare.
- 16. Obtain copies of deceased's outstanding bills.
- 17. Call the federal "Opt-Out" phone number at 888.567.8688 so that pre-approved offers are no longer generated.
- 18. Shred documents with sensitive information that are no longer needed.
- 19. Locate and/or obtain other important paperwork of the necessary for the settlement of their estate:
 - At least 12 copies of the certified Death Certificates
 - Real estate deeds and titles
 - Stock certificates
 - Real estate titles
 - Loan paperwork
 - Bank and retirement account statements
 - Last 4 years of tax returns
- 20. Advise all creditors in writing that a death has occurred.
- 21. Change ownership of assets and lines of credit.

- 22. Update your own Will.
- 23. Update beneficiaries on your life insurance policies, if necessary.
- 24. Send acknowledgement cards for flowers, donations, food, kindness, pallbearers, and any others who assisted with the memorial service.
- 25. Organize and distribute personal belongings.
- 26. Remove loved one's name from mailing lists, including charitable request mailings.

Planning the Funeral/Memorial Service:

- Notify the funeral home/mortuary that you would like 10-15 original copies of the death certificate. You will need these to carry out many estate functions.
- The funeral home/mortuary will need to know about the deceased's specific funeral arrangements or directions. Hopefully, the deceased will have made those arrangements previously, if not, then it will be up to you to make those arrangements.
- Is the body to be buried or cremated?
- Is a funeral to be held? Is it to be an open or closed casket service? If open casket (and it does not conflict with religious preferences) then the body will mostly likely need to be embalmed.
- Where is the internment (burial or placement of ashes) to take place? Are cremated remains to be scattered? Where?
- If burial is take place, a selection of a casket will need to be made.
- Select a date and time for funeral / internment.
- Write and submit an obituary. Did the deceased write this before dying or give directions regarding the obituary? If no directions were left, this task is usually carried out by members of the family.
- Headstone/grave marker? Was there an inscription preferred? If not, one must be written out with a style and design selected. (This can wait. Grave markers are usually placed sometime after the burial, so no need to rush this.)
- Are there special needs for the burial ceremony? Military? Religious?
- If a funeral was preferred, who will participate in the funeral service? Who will deliver the eulogy? Who will write the program, provide photos, slideshow, etc.?
- Who will help with reception food after the service?
- Was a charity selected "in lieu of flowers"?
- Was a wake or memorial party preferred instead of a funeral?

If You Are the Executor of an Estate:

Contact the following:

- A trust and estates attorney, to learn how to transfer assets and assist with probate issues.
- Police, to have them periodically check the deceased's house if vacant.
- Accountant or tax preparer, to find out whether an estate-tax return or final income-tax return should be filed.
- The person's investment adviser, for information on holdings.
- Bank, to find accounts and safe deposit box and to open an account for the sole purpose of managing the deceased's estate.
- Life insurance agent, to get claim forms.
- Social Security (800-772-1213; socialsecurity.gov) and other agencies from which the deceased received benefits, such as Veterans Affairs (800-827-1000; va.gov), to stop payments and ask about applicable survivor benefits.
- Agency providing pension services, to stop monthly check and get claim forms.
- Utility companies, to change or stop service, and postal service, to stop or forward mail.