



When A Death Occurs Checklist

At Once

- Make funeral arrangements. If you are one of the few couples who have already made funeral plans, you'll be grateful for that guidance.
- Decide on obituary notices. You may not want to notify your local newspapers if you have small children or a large estate, and particularly if your spouse's death is not expected; you will avoid calls from salesmen and other people at a difficult time. However, you may want to send a notice to former hometown papers, school alumni associations, and other professional organizations.
- Notify relatives.
- Notify friends, or better yet, ask close friends to help you with this difficult task.
- Open a checking account in your own name, if you don't already have one.

Within the First 30 Days

- Get at least five *certified* copies of the death certificate. You'll need to produce them for many reasons, such as collecting life insurance claims, transferring title or ownership of properties, cars, etc. In most cases, the funeral home can get the copies for you.
- Put all joint checking and savings accounts in your name and keep those accounts separate from any probate proceedings. Your bank will probably request that you maintain a reserve in the old account for any checks that may be outstanding.
- Establish a new "estate" bank account in the name of the deceased for the checks that will come in, such as life insurance proceeds. The funds can probably not be used until probate is completed, but at least they will draw interest in a safe account. After probate, these funds will pay the estate's bills.
- Notify all insurance companies and start to file for benefits.
- Review the auto insurance policy. It may carry medical or accidental death and dismemberment coverage in addition to the life insurance benefits.
- Check your medical insurance policies immediately for any time limitations for filing claims for benefits. Also check the benefits themselves to see if additional coverage, such as accidental death, can be claimed. Ask your insurance agent to do this for you.

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- If the death was accidental and occurred while traveling, notify all the credit card companies; many of them automatically include travel accident insurance as part of their services.
- Report the death to the local Social Security Administration office and ask them to send you its guide on Social Security benefits. Social Security benefits are not automatic.
- Apply for Social Security benefits. You must appear personally with the following documents in hand: a copy of the death certificate, your spouse's and your Social Security numbers, a copy of your marriage certificate, a copy of your birth certificate, copies of birth certificates of all children under age eighteen (even if they are from former marriages), and verification of your spouse's earnings (you can use your spouse's last income tax return).
- If your spouse was a veteran, contact the Veteran's Administration for benefits. Some states have their own veteran's benefits. Both the federal and state governments will want the same information you furnished to the Social Security Administration, plus a copy of the discharge papers. If you can't locate them, write to the National Personnel Records Center, Military Personnel Records, 9700 Page Boulevard, St. Louis, MO 63132.
- Notify your spouse's employer or associates, but don't assume they will automatically file for the benefits that are due you. Make a friend of someone in the office and have them help you; normally the personnel department has someone skilled in this area.
- If your spouse's death was work-related, file for Workers' Compensation benefits. You would make a claim through your spouse's employer, who would file it with its Workers' Compensation insurance company.
- Check all places where your spouse could have purchased life insurance: clubs, professional or charitable organizations, school alumni associations, credit life insurance on loans, or travel life insurance through credit cards.
- Have your financial advisor transfer all securities to your name as soon as possible. By transferring title, you will acquire a source of ready cash, if needed. If your securities were held in joint tenancy, they will not have to go through probate.
- If you have U.S. Savings Bonds in joint tenancy, you can either have the bank reissue them in your name or cash them in at once. They won't have to go through probate.
- Your safe-deposit box, which in most cases is sealed after death, can be opened under certain circumstances. If you furnish a certified copy of the death certificate, you can look for a will, burial instructions, or life insurance policies.
 - If some of the contents of the box are your separate property, you have the right to remove them so they are not included in the estate. The bank may require proof of ownership, such as a bill of sale.
 - Get another safe-deposit box so you can protect your valuables in the interim while the family box is sealed, which will be until probate is complete.

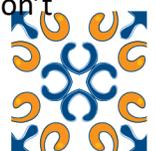


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- Notify all IRA and other retirement accounts. The manner in which the account was set up will determine how its funds are distributed.
- Look for assets in the income tax records. For example, Schedule B lists interest and dividend income, and names of each stock, mutual fund, and taxable bond that generates income. If you don't have a copy of the return, get one from your accountant or regional office of the Internal Revenue Service.

Within the Next 60 Days

- Select an estate attorney to represent your interests. Your spouse's attorney may not specialize in estates and may have a conflict of interest if he also represents your spouse's business.
- Pick an accountant to handle the financial transactions that will occur during this period. He must file federal estate and state inheritance tax returns. Work closely with him on those transactions. Again, your spouse's accountant may have a conflict of interest that will force you to select a new advisor.
- Transfer title on your home and any other real estate that you owned jointly into your name.
- Transfer title on the cars. The way in which the title was jointly held and how the estate is being settled will govern how the transfer may be made. If the bank holds title to your car, the bank's loan office will help you with the transfer.
- Notify your insurance agent to change the auto and homeowner's policies to your name.
- Cancel and change all credit cards to your name. To protect your credit, make sure you pay all bills promptly. If you don't feel ready for that yet, ask your accountant to pay them for you for a time.
- Change all the utilities to your name.
- Deactivate any social media accounts that were held by your spouse if at all possible.
- If your spouse was a beneficiary on your life insurance policies, notify your life insurance agent to remove his/her name. If your spouse was a beneficiary on your IRA or other retirement accounts, ask your financial advisor to help you make the appropriate changes.
- Review your own medical insurance to be sure it is adequate.
- Revise your will to reflect your current situation and desires.
- Notify all creditors of your situation.
- Have your financial advisor review your investments (you may be receiving large sums of money from life insurance benefits), but try to postpone any major decisions you don't feel up to making and be conservative in those you do.



Within the Next 6 Months

- Work up a new budget for the means you now have on hand.
- Review your life insurance needs to be sure you are including all the beneficiaries you want to, and that you are protecting the estate adequately.
- Update your will one more time to reflect any additional changes.
- Since you will have revised much of your financial information since the death of your spouse, record this new financial data on appropriate worksheets, so it's up to date for your heirs if anything happens to you.
- Consult with your financial advisor about starting your investment plan so that all your assets are protected.
- Take time to review all your records going back at least two years – check stubs, bank statements and business correspondence – to search for additional life insurance coverage and other assets you didn't know existed.

