

We understand the loss of a loved one is a difficult time for you and your family. Below is a checklist of important things to do when your loved one passes away.

**To Do Immediately After Your Loved One Dies:**

- Alert immediate friends and family and employer
- Arrange for care of pets and any other dependents
- Find out about existing funeral and burial plans
- If no existing funeral plan- make funeral, burial or cremation arrangements. Look for an Advanced Directive or Health Care Surrogate document and honor their wishes
- Secure the property/vehicle and throw out perishable items in refrigerator
- Prepare Obituary and publish in local newspaper, if desired
- Forward mail

**Two to Four Weeks After Death:**

- Order certified copies of death certificates (at least 10 copies depending on the amount of assets)
- Determine if there is a safe deposit box, the names on the box, and locate the key
- Locate the original Will and the executor (if any) and other estate planning documents (Trusts)
- Meet with a trusts and estates Attorney
- Locate important document (marriage certificate, birth certificate, military discharge paper, tax returns, etc.)
- Look for usernames, passwords, PINs for online accounts, computers, and cell devices
- Make an inventory of all assets (bank and investment accounts, retirement plans, real estate, certificates of deposit, and other assets)
- Check to see if there are named beneficiaries on assets
- Make a list of bills and creditors (Do not pay until you meet with an attorney)
- Cancel services no longer needed (cell phone, internet, cable, Netflix, Newspaper etc.)
- Notify the following of your loved one's death:
  - The Social Security Administration
  - Life insurance companies
  - Banks, financial institutions
  - Financial advisers, stockbrokers
  - Credit agencies – Equifax, Transunion, and Experian
  - Retirement/pension company
  - Government programs such as Medicaid or Department of Veteran Affairs
- Contact a CPA to determine if a tax return is required
- Cancel Driver's License
- Delete or memorialize social media accounts and close email accounts
- Cut up credit cards

**We strive to make this process as smooth as possible for our clients. Contact us at 239-939-4888, and we will help you navigate through this difficult process.**