



Courtesy of:

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What To Do Should Someone Pass Away

Losing someone you love can feel overwhelming. During such times, even simple tasks can seem daunting. This guide is designed to help you take one step at a time — offering structure and clarity when you need it most. Keep this checklist nearby, refer to it as needed, and remember, you don't have to do everything at once.

Immediate Steps

- Contact the appropriate authorities (911 or coroner's office if death occurs at home)
- Notify close family members or friends
- Arrange care for dependents or pets
- Secure the residence and valuables
- Contact a funeral home to coordinate arrangements
- Obtain multiple certified copies of the death certificate (10–12 recommended)

Notify Key Individuals and Organizations

- Family attorney, financial planner, and CPA
- Employer (for both the deceased and surviving spouse, if applicable)
- Insurance companies (life, health, home, auto)
- Social Security Administration — 1-800-772-1213
- Veterans Administration — 1-800-827-1000 (if applicable)
- Pension or annuity providers
- Utility companies and postal service (for forwarding mail)

Gather Important Documents

- Will and/or trust documents
- Marriage certificate and dependents' birth certificates
- Life insurance policies and recent financial statements
- Real estate deeds, mortgage statements, and vehicle titles
- Tax returns from the past two years
- Military discharge papers (if applicable)

Financial & Legal Considerations

- Schedule a meeting with your financial advisor and estate attorney
- Avoid making large financial decisions right away
- Freeze or close accounts as advised; stop automatic payments
- File claims for life insurance, pensions, and Social Security survivor benefits
- Confirm estate settlement needs — probate, trust administration, or TOD transfers

Estate & Account Management

- Retitle jointly held accounts and assets- Keep one account open with deceased party's name in anticipation of dividend or residual checks.
- Notify investment custodians and lenders
- Review and close credit cards; request a final credit report
- Cancel subscriptions and digital accounts
- Store all records securely for future reference

Emotional & Practical Support

- Reach out to a grief counselor, therapist, or support group
- Inform employers, schools, and community groups of the passing
- Assign a family spokesperson for updates and coordination
- Take time to rest — healing is a process

In the Following Months

- Revisit your own estate plan and beneficiary designations
- Review insurance coverage and household cash flow
- Meet with your CPA for final and estate tax filings
- Hold a family meeting to discuss longer-term financial adjustments

Helpful Contacts

Organization	Phone Number	Notes
Social Security Administration	1-800-772-1213	Survivor benefits
Veterans Affairs	1-800-827-1000	Burial or survivor benefits
Credit Bureaus	Equifax 800-685-1111 Experian 888-397-3742 TransUnion 800-916-8800	Deceased alerts
Funeral Home	_____	
Financial Advisor	_____	
Attorney	_____	

When you're ready, your LJR Financial team is here to help you navigate the financial steps that follow, from settling accounts to creating a plan for your next chapter. You don't need to have all the answers today; together, we'll move forward thoughtfully and at your pace.

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Guiding You Through Life's Financial Seasons