

# What to Do *when a loved one passes*

A checklist for managing important tasks after a loved one passes.

We understand that the passing of a loved one is an incredibly emotional and challenging time. To provide some support during this difficult period, we have prepared this checklist for you. Our intention is to offer assistance with the practical details that may need attention both immediately and in the days following the passing of a loved one. Having these important matters on file can help ease the burden on you and your family during this time.

Our wish with this checklist is to ease some of the burden of managing tasks and allowing you to spend more time with your family.



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Willowbranch Financial Group

# Immediately

## What to do: *Immediately*

There are tasks that family members will need to take care of shortly after a relative's death.

- Notify immediate family members, close friends, and their clergy or religious leader.
- Determine if your loved one made his or her wishes regarding his or her funeral or memorial service known, either in writing or verbally.
- Contact a funeral home, church or memorial society to arrange for a funeral or memorial service.
- Check if your loved one has prepaid any or all of their funeral expenses. You can refer to any agreement documents they may have kept, inquire at the funeral home, or contact the cemetery to verify if your loved one purchased a burial plot or burial insurance. Additionally, check if there are any insurance policies that may cover funeral costs.
- Submit an obituary to your loved one's local paper(s). Some funeral homes will take care of this step for you. Consider charitable organization for donations if that is preferred over flowers.
- Inform friends and family about the funeral plans and arrangements. Request their assistance in reaching out to others and organizing a post-funeral gathering to come together and offer support during this time.
- Make a list of everyone who sends donations, flowers, or cards so acknowledgments can be sent.

**Secure your loved one's tangible property** (silverware, collections, furniture, artwork, etc). The executor must file an inventory and appraisal of the assets with the probate court within 90 days of the death. Subsequently, these items will be appraised and distributed in accordance with your loved one's wishes, which may present challenges if they have already been distributed among various family members.

## What to do: *After the funeral or memorial service*

While it's crucial to allow time for grieving, certain issues must be dealt with within legal timeframes. There are some initial steps that may require immediate attention. *Here are some of the initial actions that might be necessary.*

- Notify your loved one's attorney about the death.
- Determine the existence of a will and the appointed executor.
- If you are named executor in the will or by the court, contact witnesses to the will or the executor of the estate, if someone else has been appointed to that role.
- Organize a meeting to review the will and handle the estate settlement. If interested parties are unable to attend, they can obtain copies of the will.
- The executor needs to determine the contents of your loved one's safe deposit box, if there is one, and acquire permission to remove the contents.
- Start the probate process, meet with the attorney (or your own attorney) to review the steps necessary to administer your loved one's estate. Bring as much information as possible about finances, taxes and debts. Do not worry about putting the papers in order first; the lawyer will have experience in organizing and understanding complex financial statements. Documents you should bring include: Copies of your loved one's death certificate (Obtained by the funeral director (request 10 to 20 copies depending on complexity)); A copy of your loved one's birth certificate (and your marriage license if the decedent is your spouse); Financial statements (banks, brokerage houses, and insurance agencies); Financial documents (tax forms from prior years, unpaid credit card and utility bills and mortgage payments); and your loved one's Social Security number and if applicable Veterans Affairs identification number.
- Confirm (or locate) if your bank or credit union can provide you with signature guarantees for certain documents if necessary.
- The executor must file an account with the probate court listing any income to the estate since the date of death and all expenses and estate distributions.

# After Funeral

## What to do: *After the funeral or memorial service (cont.)*

# After Funeral

- Make a complete list of your loved one's accounts—credit cards, debit cards, business expense accounts and any other open account that requires notification. If you have any joint bank accounts with the deceased, have the latter's name removed.
- Make a list of important bills (e.g., mortgage payments) so they can be paid promptly.
- Notify credit reporting agencies to minimize the chance of identity theft.
- Bills and bequests may be paid from a single checking account. Maintain all paid receipts. The estate, not surviving family members, is responsible for any debts of the decedent. Paying off the debts yourself only increases the net value of the estate, which may mean higher inheritance taxes.
- The executor is responsible for distributing property to heirs and legatees. Generally, executors do not pay out all the estate assets until the period runs out for creditors to make claims, which can be as long as a year after the date of death. However, once the executor understands the estate and the likely claims, he or she can distribute most of the assets, retaining a reserve for unanticipated claims and the costs of closing out the estate.
- The executor must file an account with the probate court listing any income of the estate since the date of death and all expenses and estate distributions. Once the court approves this final account, the executor can distribute whatever is left in the closing reserve and finish his or her work.

## What to do: *Additional steps you may need to take*

# Additional Steps

- Check into whether any homeowner's or auto insurance policies offer coverage during the probate process.
- Restructure any homeowner's, casualty, and life insurance policies as necessary.
- Change the registration of investment securities by contacting your loved one's financial advisor or investment professional or the brokerage firm and make sure any orders are immediately suspended.
- Change the title on any property (including real estate and automobiles) owned by your loved one.
- Contact financial institutions to determine what information they need and how to change the registration on any accounts your loved one may have had.
- If you have any joint bank accounts with your loved one, have the latter's name removed.
- Review your own estate plan, including insurance policies, legal documents, investment plans, etc., and revise as necessary.
- File a federal estate tax return within nine months of the death if the estate's value exceeds the estate tax exemption for the year of death. It is essential to seek advice from an experienced estate planning professional. It may also be necessary for a final tax return to be filed on behalf of your loved one.
- Contact the employee benefits department of your loved one's employer to determine if death benefits may be payable and to whom. It may be necessary to provide several certified copies of the death certificate as well as other requested documentation.

**Deactivating Social Media** accounts requires taking inventory of your loved one's digital presence and understanding each platform's terms of service. Each platform has its own rules for removing or memorializing accounts. Determine whether to remove or memorialize the account, typically requiring the executor's identification proof and a death certificate or obituary. Some platforms may necessitate filling out an online form as part of the account removal procedure.

**Grief and stress** following the loss of a loved one are deeply profound and cannot be quickly resolved. It's essential to avoid making hasty, significant changes in life, such as moving, reinvesting assets, or selling the family home, soon after the loss. Rushing into such decisions may lead to regrets later on. Instead, grant yourself the necessary time to grieve and heal from one of life's inevitable and most traumatic experiences.

## Understanding Benefits

Determine how to arrange for any income you may be getting from your loved one's retirement plan, union survivor, Social Security or veterans' benefits or life insurance policies.

**Insurance benefits:** If you are the beneficiary under an insurance policy, contact the insurance company or agent to obtain the death claim forms you will need to complete and submit. Include a certified copy of the death certificate.

**Retirement plan and pension benefits:** If you are the beneficiary of your loved one's retirement or pension plan, contact the employee benefits department of the company that sponsors the plan. Inquire about your payment options and the necessary paperwork that must be submitted for processing.

**Social Security benefits:** If your loved one was receiving Social Security benefits, notify the Social Security Administration (SSA) promptly. In most cases, the funeral home will report the person's death to the SSA. You should provide the funeral home with your loved one's Social Security number if you want them to make the report.

If you are the spouse of your loved one and want to inquire about Social Security survivors' benefits, you need to go to your local Social Security office in person. Bring your loved one's Social Security number, death certificate (a certified copy) and proof of relationship (such as a marriage license). To contact the Social Security Administration, call 1-800-772-1213 for automated telephone services 24/7 or speak with a Social Security representative between 8:00 a.m. and 7:00 p.m. Monday to Friday. For additional information, visit their official website at [ssa.gov](http://ssa.gov).

The surviving spouse, if living with the deceased, may receive a one-time lump-sum death payment of \$255. Additionally, the widow or widower can qualify for monthly benefits, typically starting at age 60 (50 if disabled), or at any age if caring for an eligible minor (under age 16 or disabled). Unmarried minor children (under age 18, or 19 if still attending high school) are also eligible for monthly Social Security benefits. If you were divorced from the decedent after a marriage lasting at least 10 years, you might be eligible for Social Security payments.

**Veterans' benefits:** You should go to the office in person and bring your loved one's birth certificate, Social Security number, death certificate and Veterans Affairs records. Benefits going to a spouse and heirs may include pension payments and financial aid for education costs. Please call the Department of Veterans Affairs first at 1-800-272-1000 to confirm its hours of operation or get help by phone or video. Help is available Monday through Friday from 8:00 a.m. to 9:00 a.m.. ET. [va.gov](http://va.gov)

**Veterans Affairs (VA) Burial Benefits** offer assistance for service members, Veterans, and their families, covering burial or memorial services in a VA national cemetery. Family members can also order memorial items to honor the Veteran's service. If your loved one was a veteran, contact the Department of Veterans Affairs to explore eligible estate benefits, including allowances for burial and funeral expenses. Additional benefits may include a ceremonial American flag, headstone, or presidential memorial certificate. Learn how to apply for earned burial benefits and plan for burial in advance or at the time of need at [va.gov/burials-memorials](http://va.gov/burials-memorials).

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