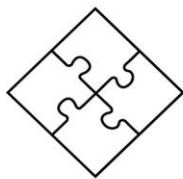




A Survivor's Checklist

64 Important Things To Do When A Loved One Dies

When a loved one dies, the details that need to be addressed can be particularly overwhelming during such an emotional time. This checklist is intended to be a reminder of some of the details that require your attention, both at the time of death and afterward.



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Immediately Following the Death:

- Obtain certified copies of the death certificate from the funeral home/mortuary (consider purchasing 15-20 copies that will be needed for collecting benefits and administering the estate). **Takes time to receive**
- Contact Financial Advisor
- Contact the funeral home/mortuary to take your loved one into their care.
- Contact your priest, minister, or church/religious leader.
- If your loved one was an organ donor, check for signed pre-authorizations and arrange immediately.
- Alert immediate family members and close friends. Allow your friends and relatives to help you out in this time of need.
- If employed, contact the deceased's employer.
- If applicable, notify the agent under Power of Attorney.
- Alert the executor of your loved one's will.
- Notify your attorney regarding the probate of the estate.
- Notify religious, fraternal, and civic organizations that your loved one was a member of.
- Arrange for the care of any dependents.
- Arrange for the care of any pets.
- Remove any valuables from the deceased's home, secure the residence, and take steps to make the home appear to be occupied (i.e., the use of lamp timers).
- Arrange for the disposal of any perishables left in the deceased's home such as food, refrigerated items, and existing refuse.
- Cancel regular elder assistance services, if any.
- Notify all three credit reporting agencies (Equifax, Experian, and TransUnion)
- Locate the deceased's Important Documents:
 - Will &/or Trust (if Applicable)
 - Birth certificate
 - Social Security card
 - Marriage license
 - Military discharge papers (DD-214)
 - Deed to burial property
 - Copy of funeral pre-arrangements
 - Life insurance & Annuity policies
 - Burial insurance policies
 - Prepaid mortuary or cremations society plan
 - Safe deposit boxes
- Be sure to keep a record of everyone who sends donations, flowers, and cards. Have the funeral attendees sign in a guestbook; you may want this information later. Also, keep receipts from all travel expenses as they may be tax deductible.
- Compile the following information of the deceased for the funeral home/mortuary to finalize the death certificate:
 - First, middle, and last name
 - Maiden name (if applicable)
 - Home address
 - Social Security number
 - Date of birth
 - Date of death
 - Age
 - Gender
 - Race/ethnicity
 - Marital status
 - Spouse's first and last name
 - Highest level of education attained
 - Occupation
 - Place of birth (city and state)
 - Father's name
 - Birth city and state
 - Mother's name
 - Birth city and state
 - If your loved one was a veteran:
 - 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
- If the deceased was a veteran, they can usually be buried in a national cemetery for free, depending on the nature of their discharge and duration of service. If you choose to bury them somewhere else, you may still be entitled to receive payments for the funeral and burial expenses. You can also be eligible for additional benefits from the U.S. Department of Veterans Affairs such as a ceremonial American flag, headstone, and presidential memorial certificate. You can contact the U.S. Department of Veterans Affairs at 1-800-827-1000.
- Even if the funeral itself was not planned by the deceased, he/she may have purchased a burial plot at the cemetery. Find out if this is the case before buying an additional plot. You may want to buy a plot for yourself and your family at the same time to guarantee that you are buried together.
- Write an obituary and submit it to the local newspaper. This serves as a notice to the deceased's friends and also to creditors. If you prefer donations to a charity over flowers, be sure to include the charitable organization that you would like to benefit.

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Within One Month of Death:

- While many big decisions can and should wait until later (such as the decision of whether to sell your home), some financial decisions must be dealt with within legal time constraints. Get yourself organized by collecting all important documents in one place. You can start a basic filing system or simply make distinct piles on the dining room table.
- Contact us as soon as possible. We can help you determine your income, expenses, assets, and liabilities. We can also help you collect your survivor's benefits.
- Don't worry about paying any of the decedent's credit card bills right away. In most cases, the estate is responsible for settling with creditors. Do not pay any of the deceased's credit card bills from your own account as this could increase the value of the estate and could lead to higher inheritance taxes. Generally, the executor does not pay out all of the estate taxes until the time for creditors to make claims has run out. This may take up to a year after the date of death. There are still payments, such as your mortgage, that have to be made.
- If the deceased had a Living Trust:
 - Contact the successor trustee (trust manager) for eventual distribution of assets
 - Contact us for review of possible death and/or income taxes owed, and assistance in sorting out and distributing assets. We can also help with any IRA or pension benefits to be paid to beneficiaries.
- Begin working with the estate executor named in the will and the attorney to make an inventory of the decedent's property. If no executor was named, the judge will usually appoint the spouse.
- Alert the post office to forward the deceased's mail.
- Consult with an attorney about probate.
- Meet with an accountant to discuss estate taxes.
- Contact the Social Security Administration and the other government offices that may have been making payments to the decedent. If the decedent was your spouse inquire, inquire about your eligibility for new benefits
- If the deceased did NOT have a living trust, and only a will:
 - Contact the executor to begin the probate process with the attorney
 - Contact us for a review of possible death and/or income taxes owed, and assistance in sorting out and distributing assets
- File claims with life insurance companies
- Notify the registrar of voters
- If the deceased's home is unoccupied, cancel unnecessary home services such as newspaper delivery, cable services, etc.
- Cancel the deceased's prescriptions.
- Contact the Department of Motor Vehicles to cancel the deceased's driver's license and transfer titles of all registered vehicles.
- Contact the deceased's employer. Inquire about any 401k/403b, pension, or company benefits that the decedent may be entitled to.
- Obtain a current copy of the deceased's credit report.
- If the death was accidental, verify whether benefits are available on existing insurance policies.
- Check for any life insurance benefits available through existing credit card or loan accounts.
- File any outstanding claims for health insurance or Medicare.
- Obtain copies of the deceased's outstanding bills.
- Locate or obtain other important paperwork necessary for the settlement of their estate:
 - At least 15 copies of the certified death certificate
 - Real estate deeds and titles
 - Stock certificates
 - Loan paperwork
 - Bank and retirement account statements
 - Last four years of tax returns
- Change ownership of assets and lines of credit
- Update your will.
- Send acknowledgment cards for flowers, donations, food, and kindness. Also, remember to thank pallbearers.
- Secure the decedent's tangible property, such as furniture or artwork. Later, according to the deceased's wishes, you may have to appraise and distribute all of these items. This task can be difficult if the items have already been distributed to different family members

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Within Two Months of Death:

- Advise all creditors in writing that a death has occurred.
- Notify utility companies that a death has occurred.
- Transfer title on jointly held assets (homes, cars, boats, etc.).
- Remove loved ones from marketing and mailing lists.
- Check whether any home or auto insurance offers coverage during the probate process. Ensure that all property owned by the estate is fully insured.
- Collect the debts owed to the estate or have the payments directed to the estate.
- Meet with us to restructure your life insurance policy and/or update beneficiaries.
- Work with legal counsel to determine the best way to change the registration of the deceased's investment holdings.
- File a federal estate tax return within nine months after the death if the estate's value exceeds the estate tax exemption for the year of the death. You will need the advice of an estate planning professional. You may also have to file a final tax return on behalf of the decedent.

Within Six Months of Death:

- Consider how to honor your deceased loved one. How should you incorporate his or her memory into your own life going forward? For example, if your spouse supported a particular charity, you may wish to continue donating to the same organization.
- Once you have regained financial and emotional control, begin planning for your own death. Start compiling all of the necessary documents into one place and make a list of your final wishes.
- If you don't have one already; Create a Directive to Physician and healthcare proxy to make your medical treatment wishes known.
- Create a comprehensive personal and financial diary. This will greatly help your relatives or friends after you have passed.
- If you are a surviving spouse:
 - Contact us for a comprehensive review and revised financial plan (i.e., replace lost income, increase safety of remaining assets, etc.).
 - Update your will or trust.

Note: This checklist is general in nature and does not substitute for legal, financial, or accounting advice. Seek the counsel of qualified professionals for advice specific to your situation.