# WHAT TO DO WHEN A LOVED ONE DIES

**We understand that it can be overwhelming to navigate your responsibilities after a loved one passes away. Although this list is not comprehensive, and tasks will vary in light of family circumstances, we hope this checklist will help you organize and prioritize your tasks.**

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## Handle Right Away:

- [ ] Notify family and friends of your loved one's passing.
- [ ] If necessary, decide on immediate care for dependent children or a surviving incapacitated spouse.
- [ ] Arrange care for pets.
- [ ] Make Funeral arrangements.
    - *Find and review any preneed funeral and burial planning the decedent made or wishes they expressed.*
    - *Prepare decedent's obituary for newspaper publication.*
- [ ] Evaluate the needs at the decedent's residence, if vacant.
    - *Cancel home deliveries.*
    - *Notify post office to change mailing address or to hold mail.*
    - *Ensure temporary care for any perishable assets (example: livestock).*

**Keep records of all payments for funeral and other expenses. Do not pay decedent's debts until you discuss them with an attorney. When in doubt about whether an action should be taken, WAIT until you consult with a probate attorney.**

**Less Urgent:**

- [ ] Locate Will.
- [ ] Call Attorney to handle the probate.
- [ ] Obtain death certificates (you will typically receive these from the funeral home).
- [ ] Locate documentation regarding properties and assets.
    - *Identify assets in the decedent's name.*
    - *Identify what assets have a designated beneficiary, or surviving joint owner.*
    - *Identify what assets heirs cannot access.*
- [ ] Locate safety deposit box.
    - *If possible, open box (at least two people should be present).*
    - *Record all contents in detail.*
    - *If you are able to remove contents, keep them intact and carefully documented.*
- [ ] Notify the following agencies of your loved one's passing:
    - *Social Security Administration (though they typically receive notice from the funeral home)*
    - *Department of Veterans Affairs (if applicable)*
    - *Medical Insurance Companies*
    - *Life Insurance Companies - Locate policies and contact agent to make claim*
    - *Administrators of Retirement/Pension Benefits*
- [ ] Consult with an attorney before notifying the following parties:
    - *Banks/Financial Institutions*
    - *Home Insurance Company*
    - *Utility Providers*
- [ ] Meet with CPA to prepare decedent's last income tax return.