

# WHAT TO DO WHEN A LOVED ONE DIES

*Provided by AARP*

When people die, they leave behind a life that must be closed out. The funeral must be planned, bank accounts closed, pets placed in new homes, final bills paid.

It's a stressful, bureaucratic task that can take a year or more to complete, all while you are grieving.

Settling a deceased family member's affairs is not a one-person job. You'll need the help of others, ranging from professionals like lawyers or CPAs, who can advise you on financial matters, to a network of friends and relatives, whom you can delegate tasks to or lean on for emotional support. You may take the lead in planning the funeral and then hand off the financial details to the executor. Or you may be the executor overseeing the settling of the estate and the paperwork.

To marshal the right help, you'll need a checklist of all the things that need to be done, from writing thank-you notes for flowers sent to the funeral to seeing a will through probate.

## **To do immediately after someone dies:**

- Get a legal pronouncement of death if loved one died at home. If died in hospital, facility or hospice, this will be taken care of. Without this, you cannot go forward with funeral plans nor managing other legal items.
- Tell friends, family and employer. Send mass email or group text. If loved one used social media, that is a good place to start. Alert employer.
- Learn about existing funeral and burial plans. If deceased left no instructions, have a family meeting so all can feel included. Also write an obituary and decide who will provide the eulogy.

## **Within a few days of death:**

- Make funeral, burial or cremation arrangements. If no prepaid plan, contact a funeral home, which can provide info options. If deceased was a veteran, contact the Veteran Administration that have benefits available. If body will be donated or buried elsewhere, contact appropriate agencies to manage.
- Secure the property. If patient lived alone, lock home and car. Discard food, get mail, water plants, secure any valuables. Ask a neighbor to keep an eye out.
- Provide care for pets. Assure pets have caretakers until permanent provision can be made. Pets grieve; place with someone that can comfort them.
- Forward mail. Go to post office. Put in a forwarding order to yourself. This will help identify assets and liabilities and help you see what you need to manage.

## **Two weeks after death:**

- Secure certified copies of death certificates. You'll need at least 10 copies. Send to bank to close accounts, file insurance claims, etc.
- Find the will and the executor. Survivors need to know where money, property or belongings go. If no will, probate judge assigns administrator.



- Meet with a trust/estate attorney. An attorney is not needed to settle estate, but securing one makes things easier.
- Contact a CPA. The estate may have to file a final tax return on the deceased's behalf. Getting taxes right is an important part of settling estate.
- Take will to probate at a county/city probate court. Probate assures deceased debts/liabilities are paid; beneficiaries receive remaining assets.
- Make an inventory of all assets. Probate process starts with inventory of all assets. This needs to be filed in the court.
- Make a list of bills. Share with the executor so important expenses like the mortgage, taxes and utilities are taken care of while the estate is being settled.
- Cancel unneeded digital services, including cellphone, streaming services, cable and internet. Also cancel ongoing home deliveries and services.
- Decide about passport. May keep as a memento. If concerned regarding identity theft, mail to federal government with a copy of the death certificate to officially cancel.

**Notify the following of loved one's death:**

- Social Security Administration (SSA). If deceased received Social Security benefits, checks need to be stopped. Family members may be eligible for death benefits. It's survivors responsibility to inform SSA of death. Call SSA at 1-800-772-1213. They will forward to Medicare.
- Life insurance companies. Have an original death certificate and policy numbers to make claims on any policies the deceased had.
- Long-term care (LTC) insurance. If deceased had LTC, regardless of receiving benefits or not, insurer needs to be notified of the death.
- Banks, financial institutions. If joint account, must notify bank of death. Accounts carry automatic rights of survivorship. If name on account, party named has full access/ownership of funds on the date of death. Most banks will require a death certificate to remove the deceased name from account.
- Frequent-buyer/flyer points. If deceased had points with frequent-flyer/buyer programs, contact to ask if points are transferable to family, etc.
- Cancel Driver's License. This removes the deceased's name from Department of Motor Vehicles records; prevents identity theft. Contact the agency for specific instructions. Need copy of death certificate. Keep copy of canceled license on file. May need to close/access deceased account.
- Close/update credit card. Send copies of death certificates to one of the three major credit bureaus. Contact all other credit card agencies to cancel cards.
- Terminate insurance policies. Contact providers to end coverage on home, auto and health insurance policies. Request unused premium be refunded.
- Delete/memorialize social media accounts. Delete social media accounts or turn into a memorial. X, Facebook and Instagram allow a deceased's profile to remain online, marked as a memorial account. TikTok does not offer a memorial option.
- Close email accounts. To prevent identity theft and fraud, shut down the deceased's email account. You'll need copies of the death certificate to cancel an email account.
- Update voter registration. Contact state/county directly to learn how to remove deceased from the voting rolls. Rules vary by state. But all will require copy of death certificate.