



# What to Do After a Death Occurs

## *Leave Answers not Questions*

### Contact the Executor and/or Attorney

#### Gather Important Documents

- Get death certificates
- Check safe deposit box
- Locate the will
- Locate marriage certificates
- Locate birth certificate
- Save obituary notice

#### Apply for Survivor Benefits

- File for Social Security
- File for Veteran's benefits
- File for employee benefits

#### Apply for Insurance Benefits

- Review all insurance policies
- Notify policy beneficiaries
- File claims

#### Manage Financial Issues

- Gather tax information
- Close financial accounts
- Close credit accounts
- Close online accounts
- Transfer property titles
- Update your own advance plans

#### Other Things to Do

- Forward mail & email
- Cancel drivers license
- Notify Election Board
- Send thank-you cards
- Order cemetery monument

# Contact the Estate Executor and/or Attorney

After a death, many legal and financial issues need to be addressed in a timely manner. If the deceased has named an executor, this is the first person to call. An attorney can also be helpful with estate filing and probate.



## Gather Important Documents

**Death Certificates.** You will need several certified original death certificates to settle the estate. **Photocopies are often not accepted.** You will use the certificates for the following:

- **Life insurance** – one for each insurance company.
- **Bank accounts and CDs** – one for each separate bank.
- **Stocks and Bonds** – one for each broker, or if no broker, one for each company.
- **Real Estate** – one for each county where property is owned.
- **Retirement accounts and pensions** – one for each administering institution.
- **Vehicles** – one for each licensing agency to transfer title.
- **Income tax** – one for each federal, state, and county tax filing.
- **Probate attorney** – several more certificates needed if estate is probated.
- **Veterans Administration** – if you are filing for benefits.
- **Employer** – if you are filing for employee benefits.
- **Health insurance** – may need one.

**Safe Deposit Box.** Often you will find essential documents in the safe deposit box. Otherwise, you will need to gather documents from the appropriate agencies.

**The Will.** **Locate the will as soon as possible.** If you cannot find a will, call the deceased's attorney. If the deceased has named an executor, this person has responsibility for carrying out the terms of the will. *Any attorney can be helpful.*

**Other Documents.** Find marriage certificates, and divorce certificates if appropriate. Also find birth certificate, social security and Medicare cards, military records, stock and bond certificates, property deeds and vehicle titles. Make copies to have on hand, and save the dated obituary notice.

## Apply for Benefits due to Survivors

**Social Security.** Notify the Social Security Administration (SSA) as soon as possible to make sure the family receives all the benefits to which they're entitled. Usually, the SSA will also notify Medicare. If needed, Medicare contact information is listed on the deceased's member card.

[www.ssa.gov](http://www.ssa.gov)  
1-800-772-1213



**Veteran's Benefits.** If the deceased was an honorably discharged Veteran, you will need to locate military records and contact the VA to apply for benefits.

[www.va.gov](http://www.va.gov)  
1-800-827-1000

**Employee Benefits.** Check with the deceased's employer for life insurance or continuing pension benefits.

## Apply for Insurance Benefits

**Life Insurance.** Gather and review all life insurance policies, and notify all beneficiaries. When filing claims, you will need an original death certificate for each insurance company, as well as the insurance policy number. Find out if additional life insurance is available through the deceased's employer.

**Other Insurance.** Check on all other forms of insurance carried by the deceased, including health, auto and other personal insurance. Notify each insurance company to stop or transfer coverage. Some prepaid premiums may be refunded.

## Manage Financial Issues

**Tax Information.** A final personal tax return will need to be filed as well as an estate tax return. CPA's are usually knowledgeable about these and other final tax returns.

**Financial Institutions.** Make a list of all bank accounts, CDs, brokerage accounts, stocks and bonds, pensions and retirement accounts, and credit cards. Notify any bank, brokerage firm, mortgage company, or other institution where the deceased maintained an account, either individual or joint. Provide death certificates, and make arrangements to close or transfer all accounts.

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**Creditors.** Make a list of all ongoing monthly bills, credit cards and other debts. Provide death certificates to each creditor and arrange for final payment. Close or transfer phone, cable, utility and other service accounts. Mortgage payments may need to continue until real estate is transferred. Ask for accounts to be marked closed at the date of death and for any interest, fees or penalties to be waived. Also notify all three major credit bureaus.



**Online Accounts.** To prevent identity theft, close all of the deceased's online accounts, memberships and subscriptions. Usually online bank accounts are closed when you terminate the main account, but be sure to double-check. If you can't access online accounts, contact the provider with a death certificate. If you choose to keep an online account open, change the password.

**Real Estate & Vehicles.** After the will is processed, work with the deceased's executor or attorney to transfer car and property titles to the appropriate heirs.

**Advance Planning.** Review your own will, and living will if you have one. Update them if needed. Make sure your own life insurance policies are up to date. Complete your own funeral decisions, and establish your advance funeral plan to give your family peace of mind.

## Other Things to Do

**Mail and Email.** Many times, the deceased's incoming mail and email contain information about ongoing bills, subscriptions and other accounts that need attention. Keep the email account open for a month or two before cancelling, and if no one is living at the deceased's address, contact the post office to forward the mail. [www.usps.com](http://www.usps.com)

**Drivers License.** Contact your local department of motor vehicles to cancel the deceased's drivers license. Provide a death certificate if requested.

**Election Board.** Contact your local election commission to cancel the deceased's voter registration.

**Thank-You Cards.** Keep a list of those who sent flowers and donations or showed a special kindness, and send thank-you notes. If appropriate, send a personal note thanking the clergy for spiritual help.

**Cemetery Monument.** Select and order the monument. If the family already has a monument, order the deceased's name and date of death to be inscribed.