

Survivor's Checklist

FINANCIAL PLANNING

This checklist was developed to simplify your life by providing you with a list of items for you to complete following your loved one's passing. We will help you through this list to accomplish the necessary items relevant to your situation. Your attorney and tax advisor will also be crucial through this time.

TASKS TO DO IMMEDIATELY	DONE	NOTES
Plan for the funeral:	✓	
Determine if your loved one has pre-paid funeral expenses or has pre-planned the funeral.		
Contact your minister, funeral director or memorial society. Bring a family member along to help you review options.		
Inform all family members, close friends and employers. Assign a point person to pass along the news.		
Write the obituary.		
Keep a list of gifts and cards received for thank you notes.		
Request 15 copies (more or less depending on complexity of estate) of certified death certificates from funeral director. These will be used later to update assets.		
Locate your loved one's estate documents such as a will, trusts, etc.		

WITHIN ONE WEEK OF FUNERAL (IF POSSIBLE)	DONE	NOTES
Inform your estate planning attorney, financial advisor and tax advisor.		
Schedule a meeting with estate planning attorney. We recommend you invite your financial advisor to the meeting.		
Contact the Social Security Administration www.ssa.gov or 800-772-1213:		
Inform them of the death.		
Inquire about spousal benefits, if applicable. Share this information with your financial advisor prior to making decisions.		
Contact companies that are paying a benefit to the deceased such as Veterans Affairs pensions, investment accounts, etc. Gather information on your options to share with your financial advisor prior to making any decisions.		
Locate life insurance policies and request claim paperwork.		

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WHEN THE DEATH CERTIFICATE ARRIVES	DONE	NOTES
Continue meeting with your estate attorney as necessary. Determine if home, auto, and other property titles should be updated.		
Meet with your financial advisor to make decisions regarding benefits and update accounts.		
File any life insurance claims.		
Meet with bank to update accounts and verify any items in a safe deposit box.		
Discuss with tax advisor if a meeting is necessary.		
Inform property and casualty agent of death and update named insureds if needed.		
If necessary, contact long-term care company to cancel policy.		
Notify credit card company and other loan companies of your loved one's death. Inquire if there is life insurance tied to the loan that will pay off the debt.		

FINAL TASKS (WHEN TIME ALLOWS)	DONE	NOTES
Inform doctor and dentist of loved one's passing. Inform health insurance company.		
Update your own estate documents with your estate planning attorney if needed. Update beneficiary designations on your own accounts and life insurance policies.		
Contact all three credit bureaus to inform them of your loved ones passing and place a security freeze on their credit report to prevent identity theft issues:		
Equifax: www.equifax.com or 800-685-1111,		
TransUnion: www.transunion.com or 800-888-4213,		
Experian: www.experian.com or 888-397-3742.		
Determine if your loved one had any digital (online) accounts to update such as Facebook, LinkedIn, e-mail, PayPal, etc.		
Ensure any final tax return and estate return is filed by deadline.		
Contact Department of Motor Vehicles (DMV) to cancel loved one's driver's license.		
Monitor items coming through the mail to catch anything missed.		
Inform the post office.		