

## **What to do when a loved one dies within one month following a death**

### *A survivor's checklist:*

- 1. Consult with an attorney about probate.
- 2. Meet with an accountant to discuss estate taxes.
- 3. File claims with life insurance companies.
- 4. Contact the Social Security Administration and other government offices that may have been making payments to the decedent. If the deceased was your spouse, inquire about eligibility for new benefits.
- 5. Notify the Registrar of Voters.
- 6. Cancel any unnecessary home services, such as newspaper delivery, cable service, etc.
- 7. Cancel deceased's prescriptions.
- 8. Contact the Division of Motor Vehicles to cancel deceased's driver's license and transfer title of all registered vehicles.
- 9. If your loved one was a veteran, inquire about benefits that you may be entitled to through the VA.
- 10. Contact the deceased's employer. Inquire about any 401 (k), pension, or company benefits that the decedent may be entitled.
- 11. Notify all three credit reporting agencies.
- 12. Obtain a current copy of the deceased's credit report.
- 13. If the death was accidental, verify whether benefits are available on existing insurance policies.
- 14. Check for any life insurance benefits available through existing credit card or loan accounts.
- 15. File any outstanding claims for health insurance or Medicare benefits
- 16. Obtain copies of the deceased's outstanding bills.
- 17. Locate and/or obtain other important paperwork of the deceased that will be necessary for the statement of their estate:
  - Certified copies of the death certificate
  - Real estate deeds and titles
  - Stock certificates
  - Real estate titles
  - Loan paperwork
  - Bank and retirement account statements
  - Last 4 years of tax returns
- 18. Advise all creditors in writing that a death has occurred.
- 19. Change ownership of assets and lines of credit.
- 20. Update your Will.
- 21. Update beneficiaries on your life insurance policies, if necessary.

- 22. Send acknowledgement cards for flowers, donations, food, or any significant gestures of kindness. Also, remember to thank pall bearers.
- 23. Organize and distribute decedent's personal belongings.
- 24. Remove loved one from mailing lists.