**SURVIVOR’S GUIDE**

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| **Immediate Concerns** | |
|  | Notify close family members and friends. Follow up regarding final arrangements. |
|  | * *This information is available behind the Personal Contacts tab in this binder.* |
|  | Make appointments to arrange the funeral, burial or cremation, and memorial service. |
|  | * *This information is available behind the Estate Planning tab in this binder.* |
|  | Arrange for the security of any assets that may be at risk (jewelry, firearms, etc.) and change locks if others have keys. |
|  | * *There may be photos and documentation of important items in the back of this binder.* |
|  | Notify the Post Office of death and who is to receive the decedent’s mail, unless there will still be someone at the home to receive mail. |
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|  | Place an obituary in the local newspaper. |
|  | * *Use the information behind the Personal History tab in this binder.* |
|  | Notify the appropriate parties if your loved one was a member of any organizations, clubs, or service groups, or alumni associations. |
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|  | Notify the Veteran’s Administration if the decedent was a military veteran. |
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|  | Obtain certified copies of the death certificate. |
|  | * *The loved one’s family doctor, medical examiner, or funeral home should be able to provide these within 24 hours of death.* * *I would recommend 10 copies. This may be more than necessary, but better to have too many than too few.* |
|  | Contact your loved one’s Financial Advisor. |
|  | * *This information is available behind the Professional Contacts tab in this binder.* * *The Financial Advisor can help determine what investments your loved one owned and help assess the correct valuation on the date of death.* * *The Financial Advisor can help reregister ownership of assets and divide them for the beneficiaries.* |
|  | Contact your loved one’s Estate Planning Attorney. |
|  | * *This information is available behind the Professional Contacts tab in this binder.* * *The Estate Planning Attorney will have copies of estate planning documents, and can help file the will at the county probate court.* |
|  | Contact your loved one’s Certified Public Accountant. |
|  | * *This information is available behind the Professional Contacts tab in this binder.* * *The accountant can help file a final tax return and an estate tax return if necessary.* |
|  | Review the *Important Documents* Section of this binder. |
|  | * *You should find marriage certificates, birth or adoption certificates, military discharge papers, etc.* * *Duplicate copies of marriage or birth certificates are available in the County Clerk’s office in the county where the marriage occurred.* * *Contact the National Personnel Records Center for duplicate copies of military discharge papers.* |
|  | Report the death to the Social Security Administration. |
|  | * *There may be survivors’ benefits available.* * *Current benefits would need to be discontinued.* * *Phone (800) 772-1213, Website* [*www.ssa.gov*](http://www.ssa.gov) |
|  | Review the *Household Billing Statements* and *Information Access* sections of this binder. |
|  | * *Stop any billing for services and subscriptions that are no longer needed.* * *Continue paying bills for mortgages and insurance payments while settling the estate.* |
|  | Review the *Insurance Inventory* tab in this binder. |
|  | * *File claims with life insurance companies.* * *If annuities exist, contact the Financial Advisor and carefully review beneficiary options and any tax implications.* |
|  | Notify your loved one’s employer(s). |
|  | * *Schedule time to retrieve any personal belongings.* * *In the near future, contact the Human Resources Department:* * *Ask about any remaining salary, vacation pay or sick pay.* * *Ask about retirement plans, stock options, and employer-provided life insurance.* * *Ask about continuing health insurance coverage and any benefits for survivors.* * *Ask about workers compensation benefits if the death was work-related.* |
|  | Contact your own employer and ask for bereavement leave. |
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|  | Contact the schools of your loved one’s children, if necessary. |
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|  | Notify credit card companies. |
|  | * *See the Loan Statement section of this binder.* * *Cancel all credit cards unless you are named on the account and want to retain the card.* |
|  | Contact past employers if any pensions exist. |
|  | Contact custodians or trustees of any Individual Retirement Accounts. |
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|  | Check for any unclaimed funds (<https://www.usa.gov/unclaimed-money>). |
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|  | Retitle any jointly held assets such as bank accounts, vehicles, and real estate. |
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|  | Notify utility companies. |
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|  | Open a probate estate with the appropriate court, if necessary. |
|  | * *The Estate Planning Attorney can determine if probate is necessary.* * *If your loved one owned real estate out of state, discuss whether you’ll need to file ancillary probate in that state as well.* |
|  | After all taxes, debts, and outstanding bills are paid, distribute remaining assets according to the Trust instructions. |
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| **Within Three to Nine Months after Death** | |
|  | Notify creditors by certified mail or by placing a notice in the local newspaper. |
|  | * *Claims must be made within the statute of limitations, which varies from state to state (30 days from notice is common).* * *Be sure to insist on proof for all claims.* |
|  | Ask your Accountant to file a federal estate tax return within nine months of death. |
|  | * *You may need to file state estate tax and/or inheritance tax returns, depending on state laws.* * *Federal and state income taxes are due for the year of death on the normal filing date.* |
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| **Within Nine Months to One Year after Death** | |
|  | Update your own estate plan if your loved one was a beneficiary, trustee, guardian, executor, or power of attorney. |
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|  | Update your own account beneficiaries if your loved one was named as a beneficiary. |
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|  | Re-evaluate your own insurance needs, if you or your loved one were carrying coverage for benefits you no longer need. |
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|  | If the loved one owned a Long Term Care policy, notify the insurance carrier and see if there are spousal benefits available like reduced or paid up premiums. |