

When a loved one dies, the many details that need to be taken care of can be emotionally overwhelming. This checklist is a resource for items that may need to be attended to both immediately and in the near future.

## IMMEDIATELY

First, determine whether the decedent made their wishes known, either verbally or in writing, regarding any funeral or memorial service arrangements.

**Contact a funeral home or memorial society**

Tell friends and family what the plans are. Ask them to help you contact people.

**Determine costs**

Determine if all or part of the decedent's funeral costs have been prepaid. There may be documents the decedent kept or ask the funeral home. Also, check with the cemetery to see if the decedent paid for a plot or burial insurance.

**Create an obituary**

Submit an obituary to the decedent's local paper(s). You may want to include a charitable organization for donations if that is preferred over flowers.

**Track donations and gifts received**

Make a list of everyone who sends donations, flowers, or cards so that acknowledgements can be sent.

**Contact the Dept. of Veterans Affairs (if applicable)**

If the decedent was a veteran, their estate may be eligible for certain benefits. Veterans, service members, and their dependents have the option to be buried in a national cemetery at no cost to the family. If a veteran is buried elsewhere and was entitled to receive Veterans Affairs (VA) disability payments up to the time of death, his or her estate can receive an allowance toward burial and funeral expenses. Other benefits may include a ceremonial American flag, headstone, or presidential memorial certificate.

**Secure the decedent's tangible property (such as silverware, dishes, furniture or artwork)**

These items will need to be appraised and distributed according to the decedent's wishes. This may be a difficult task if the property has already been distributed to various family members.

## AFTER THE FUNERAL

There are several financial matters that will need to be taken care of, however you may not need to take these steps immediately. You and your family should take time to grieve; not rushing into long-term decisions. Keep in mind, some issues will have to be dealt with due to legal time periods.

**Notify the decedent's attorney about the death**

Organize a meeting to review the will and handle the estate settlement. If interested parties are unable to attend, they can obtain copies of the will.

**Find out if there is a will and who was appointed executor**

If you are named executor in the will or by the court, contact witnesses to the will or the executor of the estate if someone else has been appointed to that role.

## **If you are the executor:**

### **Determine the contents of the decedent's safe deposit box**

If there is a safe deposit box, and acquire permission to remove the contents. 90 days or less from date of death is the time limit for the executor to file an inventory and appraisal of the decedent's assets with the probate court.

### **Meet with the attorney (or your own attorney) to review the steps necessary to administer the decedent's estate**

This is known as the probate process.

### **Bring as much information as possible about finances, taxes and debts**

Do not worry about putting the papers in order first; the lawyer will have experience in organizing and understanding complex financial statements.

#### **Documents you should bring include:**

- Copies of the decedent's death certificate (You can get these from the funeral director, and it is a good idea to get at least 10 to 20 copies)
- Copy of the decedent's birth certificate
- Your marriage license if the decedent is your spouse
- Financial statements, including those from banks, brokerage houses and insurance agencies
- Other financial documents, including tax forms from prior years, unpaid credit card and utility bills and, mortgage payments
- The decedent's Social Security number, and Veterans Affairs identification number (if applicable)

### **Notify the decedent's creditors. Close any credit card accounts.**

Bills and bequests may be paid from a single checking account. The estate, not surviving family members, is responsible for any debts of the decedent. Paying off the debts yourself only increases the net value of the estate, which may mean higher inheritance taxes.

### **Go to the circuit court to probate the estate (if necessary)**

It is necessary to probate an estate when the decedent has held assets which do not have a joint or co-owner with rights of survivorship, a beneficiary or a pay on death designee. Assets include real property, bank accounts, stocks and bonds, retirement accounts, life insurance policies and other types of securities, as well as personal belongings and vehicles. To probate an estate, you must go to the circuit court of the county in which the decedent resided at the time of death. If the decedent died in a nursing home or healthcare facility, then that person's residence is presumed to be where he or she resided prior to becoming a patient.

#### **Items to Bring to Your Probate Appointment:**

- Original Will and Codicils, if applicable (Keep in mind these will be retained by the clerk)
- Original certified copy of the death certificate
- Approximate value of any solely held assets
- Names, ages & addresses of the heirs-at-law (Heirs at law are the decedent's closest relatives, which may be different than the will's named beneficiaries)
- Valid photo identification. If you need to serve as the personal representative of the estate and you are not a resident of that state, bring a state resident with you.
- Payment in the form of cash, check or credit card (Service fees and probate tax and fees may apply. Fees are calculated at the time of the appointment and are based on the amount of the estate to be probated)
- The address of the decedent's residence if the decedent died in a nursing home

- File an account with the probate court listing any income of the estate since the date of death and all expenses and estate distributions**

Once the court approves this final account, the executor can distribute whatever is left in the closing reserve and finish his or her work.

- Find a financial institution (a bank or credit union, for example) in your area that can provide you with signature guarantees for certain documents, if necessary**

## **UNDERSTANDING BENEFITS**

Determine how to arrange for any income you or a beneficiary may be getting from the decedent's retirement plan benefits, union survivor benefits, Social Security, veterans benefits, or life insurance policies.

### **Social Security benefits**

- If the decedent was receiving Social Security benefits, notify the Social Security Administration promptly.
- If you are the spouse of the decedent, you will need to go to your local Social Security office in person. Bring the decedent's Social Security number, a certified copy of the decedent's death certificate, and proof of relationship, such as a marriage license and the decedent's birth certificate.
- A spouse or any minor children who were living with the decedent at the time of death receive a one-time Social Security payment.
- A widow or widower can also receive monthly benefits generally beginning at age 60, or at any age if he or she is caring for an eligible minor (under age 16 or disabled).
- Unmarried minor children (under age 18, or 19 if they are still attending high school) are eligible to receive monthly Social Security benefits.
- If you are divorced from the decedent after a marriage of at least 10 years, you may be eligible for Social Security payments.
- Call the Social Security Administration at 1-800-772-1213 Monday through Friday from 7 a.m. to 7 p.m. ET for more information on benefits for which you may be eligible.

### **Veterans benefits**

- Call the Department of Veterans Affairs at 1-800-827-1000 to find the office nearest you.
- You should go to the office in person and bring the decedent's birth certificate, Social Security number, death certificate, and Veterans Affairs records. Benefits going to a spouse and heirs may include pension payments and financial aid for education costs.

### **Insurance benefits**

- If you are the beneficiary under an insurance policy, contact the insurance company or agent to obtain the death claim forms. You will need to complete these forms, and submit them with a certified copy of the death certificate.

### **Retirement plan and pension benefits**

- If you are the beneficiary of any retirement or pension plan of the decedent, call the employee benefits department of the company that sponsors the plan. They will be able to help determine what your payment options are and what paperwork the plan requires you to submit.

# DOWN THE ROAD

The probate process can be lengthy, sometimes stretching two to three years or longer. In some instances, however, probate may be avoided completely, such as when an estate consists of trust assets. The executor should be able to anticipate how long the settlement of the estate will take. If assets are consolidated with one firm, to the extent possible, the probate process may take less time to settle and be much less cumbersome for the executor and beneficiaries.

There is no quick fix for the grief and stress experienced after the death of a loved one. Survivors are often counselled to put off making any extraordinary changes in their lives — such as moving, reinvesting assets, or selling the family home — too soon after a loss. Making important decisions immediately could mean having regrets later. Instead, it may be best to take time to grieve and heal from one of life's inevitable, yet most traumatic, experiences.

Be sure to review your own estate plan, including insurance policies, legal documents, investment plans, etc., and revise as necessary. Consider creating a comprehensive document for your family that includes all the information and resources they need when you are no longer around. Cassaday & Company's What My Family Should Know is a great resource to get started.

This guide is meant to be a resource to help you through the probate and estate settlement process. We recommend consulting a financial advisor and/or attorney, as each situation is different and may involve items not mentioned on this list.

## RESOURCES

### AARP

AARP is a nonprofit, nonpartisan organization dedicated to helping older Americans achieve lives of independence, dignity and purpose. AARP's website has online publications and links for funeral planning information.

601 E Street NW  
Washington, DC 20049  
1-888-687-2277  
[www.aarp.org](http://www.aarp.org)

### Cremation Association of North America

CANA is an association of crematories, cemeteries, and funeral homes that offer cremation. More than 750 members own and operate crematories and encourage the concept of memorialization.

401 North Michigan Avenue  
Chicago, IL 60622  
312-245-1077

### Federal Trade Commission

The FTC offers a consumer guide to funerals. Click the "Money & Credit" tab, then select "Shopping & Saving" from the menu on the left, then "Shopping for Funeral Services" under the Specific Products and Services section.

1-202-326-2222  
[www.consumer.ftc.gov](http://www.consumer.ftc.gov)

### **Funeral Consumers Alliance**

FCA is a consumer organization that provides information about alternatives for funeral or nonfuneral dispositions. It encourages advanced planning and cost efficiency.

33 Patchen Rd.

South Burlington, VT 05403

1-802-865-8300

[www.funerals.org](http://www.funerals.org)

### **Funeral Service Consumer Assistance Program (FSCAP)**

This is a program designed to assist consumers and funeral directors in resolving disagreements about funeral service contracts. FSCAP is a service of the National Research and Information Center, an independent, nonprofit organization that researches and provides consumer information on death, grief, and funeral service.

2250 E. Devon Avenue, Suite 250, Des Plaines, Illinois 60018

800-552-7666

### **International Order of the Golden Rule**

ORG is an international association of independent funeral homes. Membership is by invitation only.

P.O. Box 28689

St. Louis, MO 63146

800-637-8030

### **Jewish Funeral Directors of America**

JFDA is a national trade association of funeral directors serving the Jewish community. It has approximately 200 members.

Seaport Landing

150 Lynnway, Suite 506

Lynn, MA 09102

781-477-9300

### **National Funeral Directors Association**

The NFDA's Funeral Service Help Line gives consumers information they need to plan a funeral.

1-800-228-6332

[www.nfda.org](http://www.nfda.org)

### **National Funeral Directors and Morticians Association**

NFDMA is a national association primarily of African funeral providers. It has 2000 members.

3951 Snapfinger Parkway, Suite 570

Decatur, Georgia 30035

800-434-0958

### **National Selected Morticians**

NSM is a national association of funeral firms in which membership is by invitation only and conditioned upon the commitment of each firm to comply with the association's Code of Good Funeral Practice. Consumers may request a variety of publications through NSM's affiliate, the Consumer Information Bureau, Inc.

500 Lake Cook Rd., Suite 205

Deerfield, IL 60015

800-323-4219

### **Selected Independent Funeral Homes**

Selected Independent Funeral Homes is a national association of funeral firms. Membership is by invitation only and conditioned upon the commitment of each firm to comply with the association's Code of Good Funeral Practice. Consumers may view a variety of publications in the site's Smart Consumer Information section.

500 Lake Cook Rd., Suite 205

Deerfield, IL 60015

1-800-323-4219

[www.selectedfuneralhomes.org](http://www.selectedfuneralhomes.org)

