

# Survivor's Checklist



This information should be kept with important papers and describes events to occur after a loved one's passing.

## IMMEDIATELY

- Obtain certified death certificate (12 copies). Is an autopsy necessary?
- First 24 hours: Organ Donation? Check for signed authorizations and arrange immediately.
- Inventory safe deposit boxes and personal papers of the deceased. Look for any organ donation authorizations, burial insurance policies, prepaid mortuary, or cremation society plan.
- Contact mortuary to make funeral and burial or cremation arrangements.
- Arrange for Obituary notice and send acknowledgment cards for memorial donations or flowers.
- Contact decedent's employer/business partners.
- Contact friends, relatives, religious organizations, doctors, and advisors. Allow them to help you out in this time of need.
- Make arrangements for dependents and pets, if any.
- Cancel regular elder assistance services, if any. (Meals on Wheels, mail prescriptions, etc.).
- Secure decedent's home and remove valuables.

## WITHIN THE NEXT 30 DAYS OR 60 DAYS

Contact Social Security Administration benefits (1-800-772-1213)

Contact Veterans Administration for burial, survivor and monument benefits (1-800-827-1000)

Contact Department of Health Services if the deceased was receiving Medicaid

Forward mail to appropriate person

Transfer all real estate properties

Notify insurance companies, file claims or request return of premium, if applicable:

- o Life Insurance / Annuity Contracts (Contact J-Ensley Financial for Assistance).
- o Medical Insurance
- o Disability Insurance
- o Travel and Accident Insurance
- o Homeowner's Insurance/Renter's Insurance
- o Automobile Insurance

Locate documents such as wills, trust(s)

- o If there was a Living Trust, contact:
  - Successor Trustee (Trust Manager) for eventual distribution of assets
  - Contact J-Ensley Financial for review of possible tax ramifications and assistance in sorting out and distributing assets.
    - Arrange for any death benefits to be paid to beneficiaries
- o If there was no trust and only a will, contact your attorney:
  - County Clerk and deposit the original will within 30 days
  - Executor to begin the probate process with an attorney

Retirement Benefits

Pension Benefits

Workers Compensation Benefits

- Notify accountant/tax preparer (unless attorney is filing returns). Provide:
  - Certified copy of Death Certificate
  - Previously filed tax return forms
  - Current earnings and dividend statements
- Notify stockbroker, and change ownership of joint or solely owned stocks
- Check on retirement accounts:
  - IRA/Roth IRA
  - 401(k)
  - Annuities
- Transfer bonds
- Notify banks
- Change all jointly held accounts and correct tax identification numbers (usually Social Security numbers)
- Cancel direct deposit retirement accounts
- Re-establish title to safe deposit box
- Re-establish all outstanding mortgages and personal notes
- Notify Motor Vehicle Administration to transfer titles of all registered vehicles, mobile homes, and boats registered in the decedent's name
- File claim for credit card companies – cancel all individually held cards of the decedent, and remove decedent's name as an authorized user of any other cards
- File claim for credit card life insurance, if applicable
- Notify all 3 credit reporting agencies.
  - EQUIFAX 1-800-685-1111 [www.Equifax.com](http://www.Equifax.com)
  - TRANS UNION 1-800-888-4213 [www.TransUnion.com](http://www.TransUnion.com)
  - EXPERIAN 1-888-397-3742 [www.Experian.com](http://www.Experian.com)
- Cancel voter's registration
- Cancel driver's license
- If there is an estate, you may need to contact an attorney
- Clean up/cancel internet accounts (if applicable) – social media, email, PayPal, reward cards etc.
- Cancel utilities/services (if applicable) – electric, gas, water, telephone, cell phone, internet etc.
- Transfer title on jointly held assets
- Inventory personal effects and arrange for disposition to family members, relative, or charities

## **WITHIN 3-MONTHS**

Contact J-Ensley Financial for review of finances and revisions to your financial plan

- If surviving spouse, it's essential to update your plan for:
  - Replacing a lost pension or Social Security
  - Changes to your Will, Trust, insurance or annuity beneficiary information

## **ADDITIONAL SUPPORT**

HOSPICE FOUNDATION OF AMERICA 1-800-854-3402

GRIEFNET [www.griefnet.org](http://www.griefnet.org)

GRIEF SHARE [www.griefshare.org](http://www.griefshare.org)

