WHAT TO DO WHEN A LOVED ONE DIES

Below is a Checklist of Issues to be addressed at a difficult time. Some actions can be handled by family members and other actions are best handled by an experienced estate/probate attorney. This Checklist is not an all-encompassing list, but should assist you with some basic matters following the death of a loved one.

ACTIONS TO BE TAKEN BY FAMILY MEMBERS:

1. Notify immediate family and friends.

2. Arrange care for pets, if any.

3. If necessary, decide on procedures to care for dependent children and surviving spouse, if incapacitated.

4. Prepare decedent's obituary for newspaper publication.

5. Decide on funeral arrangements.
   a. Find and review decedent's expressed funeral and burial wishes
   b. Contact appropriate persons
   c. Arrange for mortuary, cremation and/or burial

6. Evaluate the need for security at decedent's residence.
   a. Cancel home deliveries
   b. Notify Post Office to change mailing address or to hold mail

7. Evaluate whether there is perishable property to care for or sell.

8. Keep records of all payments for funeral and other expenses.

9. Locate original Will (and Trust).

10. Do not pay decedent's debts until discussion with Personal Representative.

11. Safe deposit box – at least 2 people should be at box opening.
   a. Open box. List all contents in detail on letter size paper.
   b. Both persons sign and date the bottom of the list.
   c. Remove assets to be sold at once.
   d. Put all else back, except Will, life insurance policies, Trust, etc.
e. If there is any danger of a Will being contested, a conflict of interest between Personal Representative, family, or beneficiaries, do not go to the safe deposit box without an attorney.

12. Investigate the following:
   a. Social Security Benefits
   b. Life Insurance
   c. Union death benefits
   d. Veteran's burial allowance & Veteran's benefits
   e. Employee payroll benefits
      (1) Accrued vacation pay
      (2) Employee death benefit
      (3) Final wages
      (4) IRA accounts & Retirement plan death benefits
      (5) Deferred compensation
   f. Medical reimbursements
   g. Refunds on insurance or cancelled subscriptions, or any refunds

13. Meet with CPA to prepare decedent's last income tax return.

14. Locate life insurance policies and contact life insurance agent to collect proceeds or consider options.

15. Obtain death certificates.

16. Death Notifications to make:
   a. Social Security Benefits
   b. Department of Veterans Affairs
   c. Medical Insurance Companies
   d. Life Insurance Companies
   e. Retirement/Pension Companies
   f. Decedent's Employer

17. Notify regular insurance agent about fire, theft, and public liability insurance on decedent's assets.

18. Cut up credit cards and return to credit card companies.
CALL ATTORNEY TO ASSIST WITH THE FOLLOWING:

1. Review and analyze the Will and/or Trust.

2. Register the original Will with the Court.

3. Review duration of administration and probate and explain procedures.

4. Evaluate joint tenancy assets. Arrange for termination of joint tenancy asset(s) so surviving joint tenant gets clear title to asset(s).

5. File for Probate and appointment of Personal Representative.

6. Assist in collection of insurance, wage claims, retirement benefits.

7. Guide and counsel the Personal Representative in administering the decedent's estate, including:
   a. Opening Personal Representative's bank account
   b. Locating assets
   c. Valuing the assets
   d. Preparation of death tax returns
   e. Payment of death taxes and other debts
   f. Income tax and death tax decisions
   g. Sale or exchange of property
   h. After-death tax planning
   i. Elections under tax laws
   j. Timing of distributions and closing estate
   k. Disclaimers by survivors and beneficiaries (9-month deadline!)
   l. Lawsuits on behalf of decedent
   m. Management of property
   n. Continuation of liquidation of business

8. Review with family members the impact of decedent's death on their own estate planning. (Redraft wills, trust, make gifts, review documents.)