

DOUGHERTY & ASSOCIATES

WEALTH PLANNING AND MANAGEMENT

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Detailed Survivor's Checklist

What To Do After A Family Member Dies

NOTE: This checklist assumes there is a surviving spouse.

If there is not some items may not be applicable.

Ask a family member or friend to assist you in completing these tasks.

Use in conjunction with the short form "Survivor's Checklist"

Immediate Considerations		
Things To Consider	What You Will Need	Contact Information
<p>Contact a funeral provider to plan the funeral.</p> <p>For Veterans: Contact the local VA office to apply for burial allowance, flag, government headstone or marker and any other potential benefits.</p>	<p>Information about deceased including:</p> <ul style="list-style-type: none"> Social Security number Driver's license number Passport number VA claim number Member numbers in major organizations Name, address and phone numbers of selected mortuary and cemetery Location of burial plot and deed 	
<p>Provide information for the death certificate and the newspaper obituary. Your funeral director will gather information and file the death certificate with the proper authorities.</p>	<ul style="list-style-type: none"> Date and place of birth Date and hour of death Place of death Gender Race Social Security number Occupation Employer Marital status Name of surviving spouse and other survivors Name of father and mother Immediate and underlying cause of death Whether an autopsy or biopsy was performed 	

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Locate a copy of decedent's will or living trust.		
Look for decedent's letter of instructions indicating funeral wishes, contacts and location of documents.		
The First Month		
Make sure that your professional advisors (estate attorney, CPA, financial advisor) are all communicating with each other.		
Contact a qualified attorney to explain decedent's will, Living Trust and other estate planning documents.		State and/or local bar associations
Order 10-15 certified copies of the death certificate from your county clerk's office, Health Department or funeral director. Companies and financial institutions will generally require certified copies of the death certificate and letters testamentary to settle accounts.		
Contact decedent's employer and all former employers for potential group life insurance, pension (for example, 401k) or other benefits.		
Change medical, dental and other benefits, if appropriate.		
Contact fraternal organizations for possible life insurance benefits.		
Contact creditors about decedent's death for possible credit life insurance or accidental death insurance.		
Cancel individual credit card and merchant cards.		
Contact the three credit agencies: Equifax, Experian and TransUnion to report the death.		www.Equifax.com www.Experian.com www.TransUnion.com
Contact the Social Security Administration (SSA) for survivor benefits. Surviving spouse and other family	<ul style="list-style-type: none"> • Certified copy of the death certificate • Social Security numbers for your spouse, you and your minor children • Copies of decedent's most recent W-2 forms or self-employment tax return 	800-772-1213

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<p>members may be eligible for a lump-sum death benefit and/or survivor's benefit. Go to SSA website for more information.</p> <p>If decedent was receiving benefits via direct deposit, request that the bank return funds received for the month of death and thereafter to Social Security.</p> <p>Do not cash any Social Security checks received by mail. Return all checks to Social Security as soon as possible.</p>	<ul style="list-style-type: none"> • Name of decedent's employer • Birth certificates for you and your minor children • Marriage certificate • Divorce papers, if applying as a divorced spouse 	<p>www.SSA.gov</p>
<p>If applicable, open a checking account in survivor's name if you do not already have one.</p>		
<p>Find all documents needed to itemize your estate's assets (real estate deeds, stock and bond certificates, checking and savings accounts and investment accounts).</p>		
<p>Contact the auto and home insurance companies to report the death and update coverage.</p>	<ul style="list-style-type: none"> • Policy numbers • Decedent's Social Security number • Full name of decedent • Date and cause of death • Certified copy of the death certificate 	
<p>Contact all life and health insurance companies for possible benefits. If large sums of money are involved, consider getting investment advice from a "fee-only" financial planner who does not sell investments on commission.</p> <p>Do not sign any beneficiary claim forms until you fully understand the company's contractual and/or IRS tax ramifications.</p> <p>Check with the insurance company on keeping some of the death benefit proceeds with them as it is possible their interest rate will be very competitive.</p> <p>Review the options regarding IRAs, retirement accounts and other investments. If necessary, registrations may have to be changed.</p>	<ul style="list-style-type: none"> • Policy numbers • Decedent's Social Security number • Full name of decedent • Date and cause of death • Certified copy of the death certificate 	<p><i>CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner</i></p>

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<p>Change beneficiary designations, documents and accounts that had decedent as a beneficiary. Send decedent's medical claims to insurance carriers.</p> <p>Assess the need for life and health coverage especially if you have minor children.</p>		
<p>Review the tax situation with an attorney or Certified Public Accountant (CPA).</p>		
<p>Contact the Direct Marketing Association (DMA) to register decedent's name on the <i>Deceased Do Not Contact List</i>. This will remove the decedent from commercial marketing lists.</p>		www.DMAchoice.org
<p>If the decedent owned a business with other owners, you may need to check with others involved in the business about the existence of buy-sell agreements specifying the disposition of the business when the owner dies.</p>		

After The First Month

Things To Do	What You Will Need	Contact Information
<p>Consider utilizing a policy locator service to search for unclaimed life insurance policies. Only a representative of decedent's estate or surviving spouse can submit a request.</p>	<p>Completed and notarized request form available at www.policylocator.com</p> <p>Original death certificate Check or money order payable to MIB Solutions, Inc.</p>	<p>at https://www.mib.com/pls.html</p>
<p>Discuss transferring assets into the survivor's name or trust account.</p>		<p><i>CERTIFIED FINANCIAL PLANNER™</i> (CFP) practitioner or attorney</p>
<p>Establish a budget and make a list of income and expenses.</p>		
<p>Establish an emergency fund, usually 3-6 months' living expenses.</p>		
<p>Change billing name to your own name on joint credit cards when your next statement arrives.</p>		
<p>Retitle real estate or other property.</p>		
<p>Change vehicle titles to your name.</p>		<p>Department of Motor Vehicles. Make an appointment online at</p>

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		http://dmv.ca.gov
Seek advice from an attorney or <i>CERTIFIED FINANCIAL PLANNER™</i> (CFP) practitioner on updating your estate plan (will, durable power of attorney, living will, healthcare power of attorney and letter of instruction documents) and revising trusts.		
Review old checkbooks, tax returns, bank statements and canceled checks for clues to additional assets, benefits or obligations.		
After The Third Month		
If surviving spouse, see a CPA about your federal, state and local income tax returns (including any estate tax returns that must be filed).		
If surviving spouse, prepare and file all necessary tax returns. You can file a joint return in the year of your spouse's death and file as a surviving spouse for 2 years after the year of death.		
If surviving spouse, review next year's personal income tax situation since your filing status has changed.		
Notify the decedent's creditors by mail.		
Cancel memberships.	Professional associations, unions, Health, athletic, automobile, and alumni clubs Rotary, Kiwanis, Lions, Veteran's	
After The Sixth Month		
Update your own estate and financial plans if your loved one was a beneficiary or appointed as an agent, trustee or guardian.		CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner (Fee only)
Review your assets and liabilities and consider changes such as making new investments or moving.		CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner (Fee only)
After The First Year		
Decide where you want to live.		