

COMPLIMENTS OF:



CHECKLIST FOR THE FAMILY

*This Checklist is intended to provide some information and practical tips.
It is not, however, a substitute for competent legal advice.*

To speed up the process, make initial contact by telephone and follow up with written verification. For many government agencies and financial entities, you will need the decedent's social security number and original death certificates (photo copies may be accepted for certain circumstances). If you are a personal representative/executor of the estate, or appointed from the probate court, make sure to retain copies of all notices sent.

- Death Certificate:** Obtain the necessary number of copies of decedent's death certificate needed as proof of death. We can advise you on how many and order them for you.

Finances and Credit

- Bank Notification:** Change joint accounts into surviving joint account holder's name. If the decedent's estate is in a trust, notify the Trustee. It is important to get prompt tax advice about IRA's, annuities, and other property that is paid into a trust.
- Credit Union:** Check for accounts as some may provide life insurance.
- Stocks/Bonds:** Change jointly held stocks and bonds into holder's name; bank or stock brokers have forms for this. Securities that are just in the name of the decedent will probably need to be probated.
- Debts:** If there is enough money, pay all bills and taxes owed as soon as possible (funeral, income tax, real estate, home mortgage, hospital, and all other bills incurred). You may also check to see if a credit life insurance was carried on debts (mortgage, car, credit cards, appliances, etc.). Close accounts covered by this insurance. If there are not enough funds to cover what is owed, consult an attorney.
- Debt Collections:** Collect any debts owed to decedent by other persons or parties.
- Credit Reporting Agencies:** There are three national credit reporting agencies that should be notified of the death. Instruct them to list all accounts as "Closed – Account holder is deceased."
 - EXPERIAN
888-397-3742
 - EQUIFAX
800-525-6285
 - TRANSUNION
800-680-7289

Government and State

- Social Security Benefits:** (800-772-1213) It is best to contact Social Security directly and within the month of death. For benefits that are due the spouse and minor or disabled children, bring a death certificate and file it at the Social Security office. Also, inform Social Security if decedent was receiving benefits.
- Veterans Administration:** If the decedent was a veteran, you may be eligible for a widow's and children's pension and/or County Soldiers and Sailors Relief Commission Benefit, especially if the veteran served during a wartime era.
- Defense Finance & Accounting Service:** Call (800-321-1080) if the retiree was receiving Military service benefits.
- State Department of Motor Vehicles:** Contact if decedent had a driver's license or state ID.
- Automobile Title:** Transfer automobile title into new owner's name at the Secretary of State's office, or if the estate is probated through probate court.

**** Additional Information on Reverse Side ****

- Taxes:** Contact the Federal and State tax offices to determine legal requirements regarding inheritance and estate taxes. You may have to file Form 706 depending on the circumstances. Always consult an attorney when substantial property is involved.
- Real Estate:** Transferring of real estate can be done at the Register of Deeds office in the county where the real estate is located.
- Probate:** File the decedent's will in Probate Court if there is property that requires probate. No probate is necessary on joint property. It is advisable to have an attorney if the estate is valued at \$15,000 or more. Discuss attorney's fee and have a written retainer agreement.
- Finding Additional Assets:** Review prior year's tax returns and recent mail to help find assets of the decedent.

Employment and Organizations

- Employer Notification:** Notify decedent's employer and employer's personnel or insurance department. Check on group insurance benefits, survivor benefits, profit sharing and/or pension monies which may be due you.
- Labor Union:** If a spouse was a labor union member, you may be eligible for benefits.
- Fraternal Organizations:** Benefits may be due you if a spouse was a member of a fraternal organization.

Insurance

- Insurance:** Change beneficiary on your insurance. Call your health, medical, dental, life, automotive and disability insurer.
- Accident and Automobile Insurance:** If decedent's death was accidental, benefits may be due to you. If not, you may be due unused premium.

Miscellaneous

- Update Will:** Create or update your own will.
- Emergency Aid:** If you have no income or monies due to you presently, seek emergency aid from the Department of Human Services.
- Do-Not-Contact Lists:** For a fee of \$1.00, you can list the decedent's name on the Deceased Do Not Contact List, maintained by the Direct Marketing Association. (register at www.ims-dm.com/cgi/ddnc)
- Pre-Arranged and Pre-Paid Funerals:** By pre-planning your wishes or another family member's in advance, it relieves your family not only from the responsibility of decision making at a difficult time, but also a potential financial burden. Though pre-paying is optional, it guarantees "today's" price for services and merchandise, for "tomorrow's" funeral. *Please contact us to obtain additional information or set up an appointment.*

**** To reduce risk of identity theft, these notifications should be made promptly after the death ****

It is usually best not to make any major decisions, such as the sale of property, until time has passed and you have been able to consider options; sometimes it can take years.

Documents You Will Need to Handle Business Matters

- Armed Services Discharge Papers
- Automobile Registration
- Bank Books
- Birth Certificates of Each Child
- Death Certificates
- Deeds and Titles to Property
- Insurance Policies
- Loan and Installment Payment Books and Contract
- Marriage Certificate
- Recent Income Tax Forms and W2 Forms
- Social Security Numbers (yours and decedents)
- Stock Certificates
- Veterans Administration Claim Number
- Wills