



Post Funeral Checklist

This checklist is designed to help remind you of items that may need your attention after suffering the loss of your loved one. Not all items listed may apply to you individually. Notations in certain areas of the sheet may offer brief help or explanation. Please call on us anytime if we can be of assistance.

- Send notes to acknowledge flowers, memorial donations, food, spiritual remembrances, special services, etc.
- Meet with lawyer to commence Estate /Probate /Trust proceedings. Provide lawyer with a copy of the Will (when applicable) and Certified Copies of the Death Certificate. The probating of an estate may be a lengthy process.
- Codicil Will:
If you have lost a spouse, you may find that you and your spouse had wills addressing mutual disposition of worldly goods to each other upon the death of one party. Now that a death has occurred, and if the assets are to be transferred to you as a survivor, you may wish to designate new beneficiaries upon your death. Contact your attorney to adjust these matters.
- Notification of Death:
 - Call deceased's employer to finalize employment death benefits that may be due. Some benefits may be payable from previous employers as well.
 - Contact fraternal, civic, social, religious organizations, U.S. Post Office, Voter Registration Bureau, and magazine companies to remove deceased's name.
- Future Planning
 - Complete a detailed Advance Funeral Plan for yourself with the help of your Funeral Director.
 - Update files for all of your important papers.
- Notify all Insurance Companies.
Apply for benefits, change or stop coverage. Request a claim form or ask for help from your local agent or your Funeral Director. Send a claim form, the original policy (or lost policy certificate) and a Certified Copy of the Death Certificate. **Remember:** These are very general guidelines and the insurance company reserves the right to request further information or proof if they deem it necessary.

There are several ways of settling insurance claims. Check with your local insurance agent, financial advisor, or attorney to find out which settlement method would be most beneficial to your particular situation. Take this opportunity to review your own insurance needs. You may need to make changes after the death of a loved one. Take this time to update policy beneficiaries on the following:
 - Funeral Prearrangement
 - Life Insurance
 - Home Owners/Personal Property
 - Travel & accident insurance
 - Auto, Boat, RV, Trailer
 - Medical, Health, Dental, Disability, Nursing Home
- Apply for appropriate benefits (when and where applicable).
Note: Please check with you funeral director to determine what claims have been filed for you. You may need a Certified Copy of the Death Certificate for some of these items.

- Social Security survivor benefits (Call toll free 1-800-772-1213).
- Veteran's burial & survivor benefits
(Call toll free 1-800-827-1000 with service discharge papers available)
- Pension / Retirement Funds (Call 1-800-321-1080 for military pension)
- Railroad Retirement / Miner's Benefits / Teacher's Retirement
- Union / Fraternal / Credit Union

Notify Financial Institutions (i.e.: Banks, Savings & Loan).

Note: You may need a Certified Copy of the Death Certificate. Bank procedures will affect your access to & use of funds. Safety deposit boxes will not be accessible to you once the bank is aware of the death, until after an inventory is taken by the county auditor's office. Probate Court will usually provide authority for the removal of the Will and insurance policies.

- Change / Reestablish all jointly held accounts and correct tax identification numbers (usually Social Security number).
- Check into canceling direct deposit retirement benefit & deceased's Social Security payments.
- Re-establish all outstanding mortgages, loans, etc.
- Check on status of all Saving & Checking Accounts, IRA's, CD's, Trust Funds, Annuities, Money Market Accounts, KEOGH Plans.

Notify all Credit Card & Charge Account Companies:

Note: Do not ignore your creditors. Call if you can't make a payment, as they will do everything possible to help you if you show a willingness to pay. If an account is individual in your name, there is no effect on the account due to the death of your spouse.

- Apply for credit card life insurance coverage, when applicable.
- Change all jointly held accounts.
- Cancel all individual held credit cards of the deceased. Creditors welcome and will assist you in personally applying. If you are an authorized user of an account in your spouse's name, you may be able to use your spouse's credit history to start building your own. If you had joint accounts there will be a credit history in both your names.

Notify Department of Motor Vehicles

Transfer titles of all registered vehicles, mobile homes, motor homes, trucks, trailers & boats registered in the deceased name.

Notify CPA / Accountant (unless estate lawyer is preparing final tax returns).

Provide a Certified Copy of the Death Certificate, previously filed tax return forms & current earnings & dividend statements. Keep extra copies of the Death Certificate to send with your income tax returns. What you inherit is not taxable to you as income. Whether the estate will owe an estate tax depends on the size of the estate. Personal, federal, state, & city income tax obligations are paid annually. Related forms are usually mailed to your home. If not, they may be obtained from the Post Office, Public Library, or Internal Revenue Service. Note: For the year in which your spouse died, you are still eligible to file a joint income tax return. For IRS Forms and publications call 1-800-829-3676. Taxpayer assistance 1-800-829-1040.

Notify Brokerage Company / Stockbroker.

Note: Stock & Bonds may be located in a safety deposit box, but could be held by a bank trust department of your stockbroker. Monthly payments sent to the decedent should clarify the holder.

- Change ownership of joint or solely owned stocks, bonds, mutual funds, etc.
- Check into canceling or continuing any open orders arranged by the deceased. It is advisable to save these decisions for later when your entire financial picture is clearly understood.

Royalties

Your spouse may have received royalty income from some product, process or publication during his/her lifetime. Continuation of this income is contingent on the terms stated in the original royalty contract.

Contact Telephone, Utility, Cable, & Newspaper companies and

Note: Change accounts from the deceased name. You may want to consider these accounts being placed in joint accounts with another family member to help in processing your estate.

Transfer of Real Estate Property:

Change the deed on your property and remove the deceased name. This can be done at the county seat where the property is located. You will need a certified copy of the Death Certificate.

Organize Debt:

Take inventory of all outstanding debt. Gather bills together and make sure you are fully aware of the credit obligations of the deceased. Many installment loans, service contracts, and credit card accounts are covered by credit life insurance, which pays the account balance in the event of the customer's death. Collect most recent checking and savings passbook account statements to verify balances.

Memorialization

- Purchase of monument / marker / bronze plaque
- Inscription on existing monument / maker/ plaque

Security / Home Maintenance

- Leave an extra key with a trusted neighbor or friend, but don't hide keys in mailboxes and planters or under doormats.
- Post the numbers Fire Department, Police, Hospital, & Life Squad by your telephone.
- You may want to place fresh batteries in all smoke detectors.
- Check your car for scheduled maintenance.
- Ask for photo identification from service or delivery people before admitting them to your home. If you are the least bit worried, call the company to verify.
- Be sure your street address number is large, clear of obstruction and well lit.

Please Note: It is not our intention, nor do we presume, to decide or determine the outcome of any legal question involved in the proper administration of the estate of the decedent, however we believe the information on this checklist may be helpful in directing you to proper sources of information and assistance you may need.