

# Checklist for Families

What to do when a loved one dies

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**B**elow is a checklist of tasks to be addressed at this difficult time. While many actions are best handled by an experienced estate or probate attorney, family members can handle some actions on their own. This checklist is not all encompassing but should assist the family with some basic matters following the death of a loved one.

## ***Actions to be taken by Family Members***

- Notify immediate family and friends.
- Arrange for care of pets, if there are any.
- If necessary, decide on a plan to care for dependent children and surviving spouse.
- Contact funeral home to set funeral arrangements after reviewing loved one's expressed wishes for funeral and burial.
- Gather vital statistics on loved one for funeral home. Notify clergy, write obituary, find pictures to display at funeral, provide clothing for burial.
- Secure loved one's residence, and safeguard valuable tangible personal property.
- Cancel home deliveries and newspapers/magazines.
- Notify post office to change mailing address or to hold mail.
- Evaluate whether there is perishable property in the house.
- Notify all utility companies, after you have death certificates and decide whether to cancel services.
- Request and obtain 10 death certificates.
- Keep records of all payments for funeral and other expenses.
- Locate original Will and/or Trust.
- Gather all records including personal identification, all bank accounts, checkbooks, life insurance policies, annuities, stocks, bonds, credit cards, and anything else pertaining to finances.
- Notify broker; \_\_\_\_\_
- Arrange for appraisal of real estate
- Notify accountant; \_\_\_\_\_
  - Discuss last income tax return
- Notify financial advisor; \_\_\_\_\_
- Find titles to all properties, automobiles, and burial plots.
- Collect bills and hold until probate. Notify creditors (discuss with attorney).

- Safe deposit box – at least 2 people should be at box opening. 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.
  - List all contents in detail on paper.
  - Both persons sign and date the list.
  - Remove Will, Trust, life insurance policies etc., and put anything else back in the box.

**Death Notifications to make:**

- Social Security Administration, usually done by funeral home. See memo *“How Social Security can help when a family member dies”*.
- Department of Veterans Affairs, if applicable.
- Health Insurance Companies  
\_\_\_\_\_
- Life Insurance Companies  
\_\_\_\_\_
- Retirement/Pension Companies  
\_\_\_\_\_
- Notify home, auto, and liability insurance agency.
- Cut up credit cards and notify credit card companies.
- Close online accounts and email accounts.

**Miscellaneous:**

- Social Security death benefit
- Life insurance

- Veterans burial allowance and Veterans benefits
- Retirement employee benefits such as IRA account, pension and retirement plan death benefits
- Medical reimbursements
- Refunds on insurance or cancelled subscriptions

**Call an attorney to assist with the following:**

- Review and analyze the Will and or Trust.
- Prepare preliminary inventory of estate.
- Prepare list of heirs.
- File for Administration of Estate or Probate of Will, if needed.
- Evaluate joint tenancy assets (such as bank accounts, real estate, brokerage accounts, and safe deposit boxes).
- Guide and counsel the Personal Representative in administering the loved one’s estate.
- TennCare release, if applicable.
- Discuss priority and payment of debts.
- Review with family members the impact of loved one’s death on their own estate planning such as: re-draft wills, trusts, make gifts and review documents.
- Prepare receipts for distribution of assets to beneficiaries.
- Close bank accounts and transfer funds to heirs/beneficiaries.
- Collect signed beneficiary receipts.