

A SURVIVOR'S CHECKLIST

Things that should be done when your loved one passes away
KEEP WITH YOUR IMPORTANT PAPERS

IMMEDIATELY...

- If the person has passed away peacefully at home you will need to have the death legally pronounced. If they were under hospice care, contact the hospice nurse. If they were under their doctors care in the last 30 days, try to contact the doctor. If not, you will need to call 911. Have any DNR (do-not-resuscitate) in hand if it exists or paramedics will generally begin emergency procedures and possibly take them to the emergency room for a physician to make the declaration.
- Arrange for the body to be picked up. If no autopsy is required, this is usually done by the mortuary or crematorium. If they were under hospice care, they will do this step for you.
- Immediately look for organ donation records. Check for signed authorizations (usually on Driver's License or Healthcare Directives) and arrange immediately.
- Follow body bequeathal instructions such as donation of the body. See Advanced Directives, Living Will, or Healthcare Directives for written wishes, or contact the immediate family.
- Inventory safe deposit boxes and personal papers of the deceased. Look for burial insurance policies, prepaid mortuary or cremation society plans. If a key/password has not been left, it is likely that the Executor/Representative will need a court order to open and inventory the box.
- Contact mortuary/funeral home to make burial (or cremation) and funeral arrangements.
- Arrange for obituary notice. Funeral home can normally assist with this. Don't include such details as date of birth to avoid potential identity thieves.
- Contact friends , relatives, and even employers (if applicable). **ALLOW YOUR FRIENDS AND RELATIVES TO HELP YOU OUT IN THIS TIME OF NEED.**
- Make arrangements for pets (if any) and for securing the home and automobiles.
- Cancel regular elder assistance services, if any (such as Meals on Wheels, Cleaning Services, Day Care etc).
- Notify deceased's Financial Advisor, Celine Pastore or SIMPLEPATH RETIREMENT, LLC (727-304-6000) who can also arrange to meet with the immediate family immediately to begin implementing any preplanned wishes, as well as guide the family on the resources available, financial guidance, and even funeral home recommendations. She may also have copies of needed estate planning documents.
- Obtain certified copies of the death certificate from the funeral home (or vital statistics office in Florida) (consider purchasing 10 to 20 copies – they can range from \$10 to \$20 each). Banks and Insurance Companies will require Long Form Death Certificates. The only difference between the Long & Short version is the Long version will show the cause of death. For privacy purposes, you may only want to send long form certificates to institutions that require it.
- Bring long form certificate to bank(s) and have any accounts designed POD (Payable On Death) transferred to beneficiary. This cash access could be helpful if needed for immediate expenditures of the estate. It is normally recommended to keep at least 1 of the deceased bank accounts open for at least 6 months for final accounting, especially the one used for SS and pension deposits. This may prevent the POD from changing ownership of that account.
- Make arrangements to begin forwarding mail at the post office (remember that there could be a 10 day delay in receiving mail after forwarding so don't forward before receiving any important papers you're expecting. Watch the mail carefully. It will provide you clues as to additional unknown assets, magazine subscriptions etc).

BEFORE THE FUNERAL SERVICES...

- Have a friend/loved one begin to notify people about the services including possibly posting it on Social Media such as Facebook. If deceased had a Facebook page, it should be updated and/or removed. You may need electronic authorization from the deceased to access their SM pages.
- Veterans Administration (if applicable) 1-800-827-1000, the deceased may be eligible for free or discounted burial services, death benefit, and/or a military funeral honors with flag.
- Contact deceased place of worship to arrange mass/burial services, mass in their honor, visit by clergy, or notification in bulletin.
- Contact deceased organizations/memberships for notification and possible assistance.
- Begin making decisions regarding funeral services, contact list, prayers, music, ball bearers, transportation, map/directions to services, lodging for out of town guests, funeral lunch, tips for funeral directors/clergy, shopping/meals, caring for children/grandchildren, flowers/donations, memorial cards, sign in book, flag/military service, deceased clothing for services.
- Create a list of well wishers to acknowledge later.

WITHIN 30-60 DAYS...

- Meet with estate planning/probate attorney.

If applicable, notify: (have deceased SS # & date of death)

- Deceased must be living for all days of the month to be eligible for the payment received the following month (i.e. March benefits are paid in April) or it will need to be paid back. Keep the bank account open for at least 45 days after notifying SSA if payments need to be refunded (6 months is preferred). Funeral home will often notify SS dept so check with them first.*
- Medicare at 1-800-772-1213 if the deceased was receiving Medicare benefits or other health insurance. Again, this is sometimes done through SS when notified by the funeral home.
- If the deceased was on a MediGap, Medicare Rx Drug Plan (Plan D), Medicare Advantage plan (Plan C), you must contact the insurance carrier(s) directly. It is rare that they will be notified by Medicare.
- Payers of any pensions for beneficiary options (such as an employer/former employer), or annuities (speak to advisor before accessing, cancelling or transferring any annuities or retirement plans).
- Department of Motor Vehicles – again, you will need a copy of the death certificate.
- Locate documents, including: will, trust(s), insurance policies and deeds to real estate.
- Cancel applicable insurance (beware not to cancel homeowners or auto insurance while still owned)
- Decide/order headstone (if applicable) deceased place of worship. May take over a month to arrive.
- Make a list of important bills that need to be paid promptly such as the mortgage and share with the estate planning attorney to arrange their payment.
- Notify credit card accounts. Call the customer service number on the back of the card or on the statement. They will need a copy of the death certificate. Keep records of all accounts you contact and close and who you spoke to. If the agent doesn't offer to waive interest or fees after the date of death, ask for it. Do not charge anything for any reason on the deceased credit cards after they pass away.
- Notify credit reporting agencies. This will help minimize the chance of identity theft. Contact Equifax, Experian, and TransUnion. Check the credit again in 4-6 weeks to ensure there has been no activity.
- Notify mortgage companies and banks. It's helpful if the deceased left a list of user names and passwords to access their information online.
- Cancel email accounts and website accounts. It's also a good idea to close all social media accounts to avoid identity theft.
- Cancel memberships in organizations such as sororities/fraternities, professional organizations, athletic memberships etc. Greek organizations may also wish to hold a special ceremony for your loved one.

- If your loved one was involved in alumni programs or attended their high school reunions, you will want to notify these organizations as well.
- Contact a tax preparer and arrange for return to be filed for individual and for the estate. Keep monthly bank statements on all individual and joint accounts to show balance on day of death.
- Contact all non retirement (non IRA/401k) investment account custodians (with assistance of your advisor) and request a cost basis analysis be done for deceased date of death. This will be needed to determine potential gain the beneficiary's will owe in the future when the accounts are liquidated.

If there was a Living Trust, contact:

- Estate planning attorney who drew up the trust (or current attorney if they have changed)
- Successor Trustee (Trust Manager) for eventual distribution of assets
- SIMPLEPATH RETIREMENT, LLC (727-304-6000) for review and assistance in inventorying assets and discussing potential tax consequences to make your accountant aware of.
- Insurance companies and arrange for any death benefits to be paid to beneficiaries (get advisors help).
- IRA and pension companies for any death benefits to be paid to beneficiaries (Warning: contact the financial advisor (SimplePath Retirement) for advice before taking custody or distributing assets from any qualified retirement accounts i.e. IRA's, 401(k)'s, 403(b)'s etc. to avoid potential tax consequences.
- If there was NO trust and only a will, contact:
 - County clerk and deposit the original will within 30 days
 - Executor/Executrix to contact attorney and begin probate process
- Notify all creditors and utility companies (if not already done)
- Transfer title on jointly held assets (Advisor can also often assist with this).
- Inventory personal effects and arrange for disposition to family members, friends or charities in accordance with wishes/instructions left by the deceased.

WITHIN SIX MONTHS...

- Notify the national election board. According to a 2012 Pew Center report, almost 2 million people on voter registration rolls are no longer living.
- If estate taxes are owed to the IRS, you only have 9 months from the date of death to get them paid, no exceptions. Don't simply wait until next April to file that return.

IF SURVIVING SPOUSE...

- Contact SIMPLEPATH RETIREMENT, LLC (727-304-6000) to review of finances and get a revised financial plan (e.g., replace a lost pension, life insurance proceeds, Social Security survivorship options, possible changes to remaining assets, etc.). Update your will, trust, power of attorney and healthcare directives if affected by the death of the deceased.

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