POST DEATH CHECKLIST FOR SURVIVORS

1. IMMEDIATELY:

a. Notify funeral home and make arrangements.

b. Look for instructions which the deceased may have left regarding preferences for funeral and burial arrangements.

c. Determine the deceased belongs to a fraternal or military society that may make special arrangements for the funeral, such as military honor guards.

d. Notify friends and family. You may want to consider having family members contact others to save yourself some time during this stressful period.

e. Request that the funeral director order 15 death certificates.

f. If the decedent was a veteran, notify the local VA office to apply for burial allowance, flag, government headstone or marker.

2. AFTER THE FUNERAL:

a. Contact the deceased's attorney, financial planner/broker, and CPA for assistance in locating important documents, administering the estate and making distributions to beneficiaries.

b. Review the decedent's financial affairs and look for any estate planning documents such as wills and trusts along with any relevant documents including:

   i. Estate Planning documents such as a Will or Trust

   ii. Life insurance policies

   iii. Statements of Investments or list of securities and other investments

   iv. Bank statements, checkbook or similar documents

   v. Deeds and tax bills for real estate

   vi. Information regarding/retirement benefits

   vii. Safety deposit agreements and keys

viii. Health insurance information to make claims for final illness

ix. Titles to motor vehicles

x. Old tax returns

xi. Prior gift tax returns

xii. Marriage birth and death certificates

xiii. Computer records regarding books of a business or personal assets

xiv. Documentation of business ownership or business interest

c. Develop a list of assets of the decedent.

d. Make an inventory of household goods, personal belongings and the like in order that they may be accounted for and properly distributed.

e. Look for insurance policies and/or annuities which may continue for other family members and other assets.

f. Determine if there are any unpaid bills.

g. If the deceased was receiving Social Security benefits, notify your local Social Security office of the death, since these benefits will stop.

h. If the deceased lived alone make sure mail is collected and put in a change of address at the local post office.

i. Call every credit card company and bank to verify if there is also an insurance policy associated with the account.

j. Contact insurance companies for instructions for filing a claim. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form.

k. If the deceased controlled or was a principal person in a business, determine if the business will continue and who will run it in the interim.

l. If there is a business, determine if there any buy sell agreements under which the business interest would be purchased.

m. Make arrangements for preparation of the final income tax return of the deceased for the year of death. In addition, determine if any fiduciary tax returns are due because of a probate estate or Trust.

n. If the deceased was working, contact the employer for information on pension plans and death benefits.