

# Checklist: Losing a Loved One



We know that losing a loved one may be the most devastating event you will ever face. We are sharing this resource to help guide you through the days and weeks following the loss of a loved one. We hope that our advice will help make the aftermath just a little easier — allowing you time to heal and go forward with your life. Please accept our sincerest condolences.

## Gather Applicable Documents and Review

- Original death certificate
- Will
- Social Security Number (yours and for your loved one)
- Beneficiary information
- Trust agreements
- Nuptial agreements
- Life insurance policies and statements
- Pension, IRA and retirement statements (CDs, stocks, bonds, etc.)
- Stocks, bonds, brokerage, mutual fund and annuity statements
- Income tax returns
- Marriage and birth certificates
- Divorce papers
- Military records and discharge papers
- Computerized bookkeeping records
- Bank statements, checkbooks and check registers
- Notes receivable and payable
- Motor vehicle titles
- Deeds, deeds of trust, mortgage and title policies
- Leases
- Bankruptcy filings
- Partnership or corporate agreements
- Unpaid bills, credit card and loan statements
- Health insurance information and statement

Each of these items, if applicable, should be given to the executor of the estate or the administrator assigned by the probate court. Be sure to have your personal attorney review all information. Keep copies of all documentation.

## Recommended Steps the First 2 Weeks

You may be overwhelmed by grief and details when a loved one dies. There are many matters, however, that will need your immediate attention. Speak with your funeral director as they may be able to assist you with some of these tasks.

- Notify family, friends and colleagues
- Locate and carry out instructions from the deceased
- Call a funeral home to make arrangements
- Choose final resting place
- Claim death benefits
  - Social Security
  - Life Insurance
  - Employer benefits and life insurance payments
  - Credit union
  - Veteran's Administration survivor benefit
- Pay critical expenses (mortgage, utilities, car payment)
- Provide care for pets
- Contact attorney, tax advisor and financial advisor
- Provide will to probate attorney
- Contact Medicare
- Notify post office to forward mail

## Recommended Steps the First 2 Months

- Notify banks, financial institutions and credit card companies
- Contact lenders for all open loan accounts and mortgages
- Cancel memberships, subscriptions and services
- Notify all 3 credit bureaus
- Organize finances and open new accounts (the executor may need to open a bank account for the estate)
- Update insurance policies (life, home, auto)
- Notify the Department of Motor Vehicles

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