

Decisions After a Death

Practical Suggestions Regarding Financial and Legal Matters

It is difficult to make decisions or even know where to start after the death of someone close to you. When you are grieving, it is hard to think clearly. Here is a list of some of the legal and financial issues that you may have to deal with in the time ahead.

Gather Needed Documents

Make a file containing all of the documents you might need when filing for claims of any kind. You may already have these or you may need to get them from other sources. Having the documents all in one file makes it easier for you to handle business without extra stress.

- Death certificates
- Deceased person's Social Security number
- Social Security numbers for spouse and children
- Certified birth certificates or adoption papers for each family member
- Citizenship papers
- Marriage license/certificate
- Separation or divorce records
- Military service or discharge papers
- Insurance policies
- Will or trust documents
- Bank/financial institution records including safe deposit box information
- Property records including vehicle registration
- Credit card or other debt information
- Investment records
- Employment and employee benefit (pension plan) records
- Tax returns

Contact Other Sources

You may or may not know which companies or individuals the deceased person used for services. If you do know, you might be able to get needed information with a phone call. Be prepared, however, to make an appointment for a personal visit. If you don't know where to begin, search through personal and business papers (computer files, canceled checks, letters, address book) for names of people to contact.

Contact attorney

Contact the deceased person's attorney regarding any estate planning documents. This includes a will and letter of instructions, if they exist. These documents may contain information that will be necessary to carry out the wishes of the deceased person. An attorney also can answer any questions you have about probate. If appropriate, check to see if you need to change or update your own will, durable power of attorney for property and finances, and durable power of attorney for health care.

Contact financial institution officer/investment adviser

Check to see how the names are listed on accounts and if you will be able to get money from them. If you cannot, contact an attorney for help. If appropriate, close the deceased person's accounts. Decide if continuing accounts need additional names added.

Contact insurance agent(s)

File any claims to receive death benefits from life insurance. If necessary, change beneficiaries on your own life insurance. Ask for help in processing health insurance claims for the deceased person. Check on the status of your own health insurance.

This is important if you were covered through a family plan or the deceased person's employer. Review other coverage (auto, property) for needed changes. Once all settlements are complete, cancel the deceased person's life and health insurance policies.

If you don't know with which companies the deceased person held policies, go to the web page for the American Council of Life Insurers (ACLI) and read about missing policy tips.

Contact recorder

Request additional certified death certificates, if needed, from the recorder at the courthouse. This is in addition to those furnished through the funeral director. A certified (official stamp) certificate is usually required when filing claims. Also go to the recorder's office for assistance if you need certified copies of birth certificates, marriage records, or divorce record. You may be directed to order through a state office for vital records. Ask your attorney for advice about changing property ownership and registrations (auto, house, farm). This would be handled by the recorder at the courthouse.

Contact deceased person's employer

Ask about receiving the final paycheck and any payment for accrued vacation and/or sick leave. Find out what you need to do to get benefits from a pension plan, life insurance, accident insurance, etc. If you have health insurance through the deceased person's employer, ask about policy continuation and costs. Discuss this with the employer and your insurance agent. If the deceased person was a member of a labor union, ask if there are any benefits due to the survivor's family.

Contact Social Security Administration representative

Contact a representative from the Social Security Administration to see what benefits are available.

These might include a small lump-sum death benefit and survivor benefits for spouse and/or children. The toll free national number is 800-772-1213.

Contact accountant/tax attorney

Find out what needs to be done to file federal and state tax returns. The accountant can help you with matters relating to estate taxes. Talk about tax planning for subsequent years.

Contact other business entities

Cancel any credit cards of the deceased person. Determine if cell phone plans need to be adjusted. If appropriate, remove the deceased person's name from utility bills and other accounts. Collect debts owed to the deceased person by individuals.

Keep in Mind

Remember that the people you are contacting are not emotionally involved in your business. They might not always seem to be sensitive to your needs or understand how difficult it is for you to think clearly. It may help you to have a family member or friend go to appointments with you. This person can take notes, ask questions, and help you sort through the endless details.

Note: The funeral director may assist with some of the contacts and tasks listed so take note of what would be helpful.

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