



WHAT TO DO WHEN SOMEONE DIES

A CHECKLIST OF PRACTICAL GUIDANCE

We are all confronted at some point with the death of a loved one or close friend, and dealing with the practical aspects that follow can be overwhelming. Sometimes we have time to prepare and sometimes it is sudden and shocking. If you are the responsible person (executor, guardian, power of attorney, trustee, co-worker, or just a friend) it can be daunting, but knowing the steps to take can make the process more manageable. In this guide, we outline a checklist to assist those responsible for handling a deceased person's affairs.

IMMEDIATE STEPS

Notification and Organ Donor Arrangements:

- After the legal pronouncement of death, promptly inform close friends and family.
- Arrange organ donor procedures if applicable.

Funeral Arrangements, Obituary and Death Certificates and Obituary:

- Contact a funeral home for burial or cremation arrangements. If applicable, arrange funeral services according to the deceased person's wishes.
- Order an urn, burial site, headstone, etc.
- Write an obituary to create a memorial website page (through the funeral home) or submit it to your local paper.
- Request an ample number of death certificates from the funeral home or county clerk. Most institutions will require original seals on the certificate, so order plenty – 6-10 is typical, but you may need more. You can always order more if you run short.

Dependents and Pets:

- Ensure care arrangements for dependents and pets.

Household Responsibilities:

- Attend to immediate needs in the deceased person's home, such as disposing of perishables or any immediate maintenance.
- Secure the property and vehicles.

FINANCIAL MATTERS

Contact Professionals that have worked with the deceased:

- A financial advisor can assist with updating the accounts and providing direction.
- An attorney can assist with explaining the estate documents and probate so you can contact beneficiaries and explain their options and the inheritance details (this includes charities)
- An accountant can also guide you through the process and obtain tax identification numbers for trusts and filing tax returns.
- Inform the deceased's workplace HR department if applicable, as there may be life insurance and retirement benefits.

Document Gathering:

- Forward mail to the appropriate person.
- Collect important documents like wills, trusts, life insurance policies, Social Security information, account statements, property deeds, and car titles.



Inform Institutions (once you have the death certificates):

- Contact Social Security at 1-800-772-1213 or www.ssa.gov. Apply for survivor benefits if applicable.
- Inform relevant institutions about the death to address pensions, insurance, and other benefits.
- Contact other sources of benefits – veterans affairs, unions, employers, and the federal government.

Other Financial Matters:

- Cancel credit cards, insurance policies (if no survivor), and driver’s license.
- Update or cancel leases, subscriptions, cable, phone, etc.
- Retitle cars and real estate.
- Notify lenders and medical insurance carriers.
- Review and update beneficiaries on investment and retirement accounts.
- Address tax obligations for the deceased.

Credit Reporting:

- Notify credit reporting agencies (Experian, Equifax, Transunion). Note: This can frequently be done by the funeral home.
- Run a credit report to ensure all accounts are addressed.

Digital Presence:

- If applicable, memorialize the deceased on social media.
- After contacting and updating all accounts, close email accounts to prevent fraud and identity theft.

Business Matters (If Applicable):

- If the deceased owned a business, consult with business partners, clients, and the relevant attorney.

FINAL THOUGHTS

Death hits everyone differently. Some feel that taking care of the estate affairs is therapeutic, while others are overcome with grief and overwhelmed with the work ahead. First, take time to grieve. Losing someone is difficult. It takes time to process what that means to you and know that over time healing begins. Second, there is no rush to do this all at once. Take your time, one day, one step at a time. Use your professionals to help you get through the process effectively. It’s easy to spin your wheels.

While there can be a litany of things that need to be done, this guide is designed to give you an overview and starting point. Remember, dealing with an estate is a process that takes time, persistence, and patience. Our firm is here to help you get through and take some of the burden off your shoulders.

To facilitate matters for your heirs, ensure your estate documents are up to date and try to organize your affairs. This thoughtful preparation can significantly ease the burden on your loved ones during a challenging time.

Sources:

- <https://everloved.com/after-death-checklist/>
- <https://www.stratosretirement.com/resource-center/estate/a-checklist-for-when-a-spouse-or-parent-passes>

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