

# Beneficiary checklist

At this time, you are faced with many difficult decisions and may need guidance in understanding what to do next. This checklist has been designed to serve as a starting point and ongoing reference guide to make the time ahead a little easier. Please note, this checklist is not intended to be an exhaustive list. There may be additional steps depending on your individual circumstances.

## Immediately following the death of a loved one

- Notify family members, friends and business associates.
- Contact funeral director to begin arrangements.
- Contact preferred clergy or other individuals to conduct services, if desired.
- Obtain multiple certified copies of the death certificate from the county or municipality where the death occurred, or from the funeral director.
- Transfer ownership of bank accounts and/or utility bills and other household statements.

## Next steps

- Contact the deceased's attorney and personal representative (executor) to begin estate settlement process.
- Locate originals of all relevant documents including will, trust(s), insurance policies, etc. To open a safe deposit box, some states require the presence of a state official. Check with your attorney about requirements in your state.
- If the deceased had any trusts, contact the named trustee or trust company.
- Contact your life insurance or financial professional and begin filing claims.
- Contact the deceased's employer to begin filing claims for group life insurance benefits, retirement plan survivor benefits, pension funds, unpaid salary and/or commissions, etc.
- Contact the local Social Security office to file for survivor benefits. Provide proof of relationship with your marriage license or birth certificate.

## Beneficiary support available through Empathy

Empathy provides holistic support and on-demand guidance when anticipating or after experiencing a loss. This additional layer of care can help you and your loved ones focus on the things that matter most.



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- If the deceased was a veteran, contact the local Department of Veterans Affairs (DVA) office or county Veterans Services Officer.
- If the deceased was in the civil service, contact the U.S. Office of Personnel Management for possible survivor benefits.
- Notify various organizations where the deceased was a member.
- Notify, shut down or update any social media accounts used by the deceased.
- Have an attorney identify outstanding debts, file will with probate court and notify creditors.
- Have an attorney and personal representative re-title the deceased's realty and other assets as appropriate.
- With the assistance of a tax attorney or CPA, determine whether federal and state income and estate taxes are due. Pay taxes by relevant deadline(s).
- Consult with the attorney as needed for information on the status of the estate settlement process.

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