

# Survivor 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.

## 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.

## Next steps

- Contact 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. See the Document Locator in the Resources section. 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.
- If the deceased was a veteran, contact 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 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 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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The information provided in this piece is for general reference only and is not legal advice. You should consult an attorney who is licensed to practice law in your state of residence to interpret and apply this information to your particular situation.

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