

## **THINGS TO DO AFTER THE DEATH OF A LOVED ONE**

### **Within first 24 hours:**

1. Determine whether any of decedent's property needs to be safeguarded, such as a motor vehicle, vacant home or vacant rental house, etc.
2. Ensure that proper funeral arrangements have been made. Funeral home will order Certificates of Death from the state department.
3. Depending on where, consider hiring security or off-duty police officer to watch the decedent's house while the family is at the funeral, if the obituary contains the decedent's address, or it is in the phone book.
4. Try not to list the day and month of birth in the obituary, due to a new form of identity theft.

### **Within two weeks:**

5. Locate the decedent's Letter of Instruction, or other final wishes.
6. Locate the original Will/Declaration of Trust/Trust Agreement and read it.
7. Locate important records: account statements, titles, deeds and life insurance policies.
8. Make appointment with an attorney to discuss the estate, taxes, and answer questions.
9. Contact Post Office to make changes in delivery of mail to the Personal Representative or Trustee.
10. Once death certificates have been obtained, copies should be sent to Equifax, Experian and TransUnion; the three credit-reporting bureaus.
11. The state motor vehicle department should be asked to cancel the decedent's driver's license and refuse any requests for duplicates. All this can usually be done before appointment of a Personal Representative, executor or administrator.
12. Notify life insurance companies and annuity companies of the death and request claim forms. Order one Death Certificate for each company.
13. Order at least one death certificate for each account or major asset owned by the deceased, or a minimum of seven (10) death certificates from the funeral home.
14. If mortgage life insurance on home exists, notify mortgage holder and insurance company of death.
15. Determine if any bills are past due or must be paid immediately.
16. Contact any creditors who are demanding immediate payment and notify of death.
17. Notify credit card companies of death.
18. Cancel credit cards on which the decedent was the only signer.
19. All credit cards and charge accounts should be cancelled as soon as possible after death.
20. Obtain bill for last illness from hospital.

**OVER**

### **Within one month:**

21. Notify Social Security of the death, and any other organization paying retirement or paying an annuity upon death. If direct deposits have been made, they may reverse them and take the money back from the account.
22. Gather and organize financial documents:
  - a. Bank accounts owned by decedent.
  - b. Mutual funds owned by decedent.
  - c. Brokerage accounts owned by decedent.
  - d. Certificates of Deposit in decedent's name.
  - e. Bond or Stock Certificates registered in decedent's name.
  - f. Any promissory notes under which decedent was entitled to receive payment.
  - g. Titles to Motor Vehicles, Trailers and/or Mobile Homes that are listed in decedent's name. Obtain a copy of homeowners/renters insurance.
  - h. Deeds to real property owned by decedent.
  - i. Any appraisals of jewelry or other valuable personal property owned by decedent.
23. Gain access to and complete an inventory of the contents of any safe deposit box.
24. Obtain the account balance on mortgages, loans, checking and savings accounts as of the date of death.
25. Bring original Will, Trust, and financial documents showing balance and account number, death certificates, and inventory of safe deposit box to meeting with attorney.
26. Notify tax preparer, CPA, accountant or bookkeeper of the death.

### **Within two to six months:**

27. If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.
28. If stocks or bonds are held in joint tenancy, contact stockbroker to change records to reflect ownership only by the surviving joint tenant.
29. If bank or financial accounts are in joint tenancy, leave the decedent's name on the account for at least 90 days to deposit final payments to the decedent which may be received, or to provide payment for outstanding checks which may be presented for payment.
30. Once letters of testamentary have been obtained, free credit reports can be obtained from each credit bureau at [www.annualcreditreport.com](http://www.annualcreditreport.com) to be sure that there has been no post-death activity.
31. Before the Personal Representative, Trustee or a fiduciary pays any bills for charges that appear to have been incurred as a result of identity theft, they should consult with the decedent's close family members.
32. Finally, if the decedent had been a victim of identity theft before death, straightening out the problems caused thereby will be costly in time and aggravation; in a manner similar to what any living victim of identity theft needs to do.