LACANNE FAMILY

Celebration of Life Center

Family Guide: A Checklist for After the Service

After the Celebration of Life Services is complete, there are many things that need attention to button up financial and legal necessities and loose ends of someone's life. This guide may help you with items that may need attention.

□ **Secure certified copies of death certificates**
The number of copies needed is often determined by the number of bank and brokerage accounts, insurance claims, assets, credit cards or bureaus, and other business dealings that may require a certified death certificate. The staff at the Celebration of Life Center can get copies on your behalf.

□ **Find the will and the executor**
Survivors need to know where any money, property, or belongings will go. Ideally, discussions with loved ones were held before a death and someone knows where the will is kept. If not, look for the document in a desk, a safe-deposit box or wherever important papers are kept. People usually name an executor (the person who will manage the settling of the estate) in their will. The executor needs to be involved in most of the steps going forward. If there isn't a will, the probate court judge will name an administrator in place of an executor.

□ **Meet with a trust and estate attorney**
While you don't need an attorney to settle an estate, having one may makes things easier. If the estate is worth more than $50,000, consider hiring a lawyer to help navigate the process and distribute assets. The executor should pick the attorney.

□ **Contact a CPA**
If your loved one has a CPA, contact them; if not, consider hiring one. The estate may have to file a tax return, and a final tax return will need to be filed on the deceased's behalf.

□ **Take the will to probate**
Probate is the legal process of executing a will. You'll need to do this at a county or city probate court office. The probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries. An attorney can help with these matters.

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- ◻ **Make an inventory of all assets**
  Laws vary by state, but the probate process usually starts with an inventory of all assets (bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the court. For the physical items in the household, consider hiring an appraiser.

- ◻ **Track down assets**
  Part of the work of making that inventory of assets is finding them all. The task, called marshaling the assets, can be a big job. There are search firms that will help you track down assets in exchange for a cut. Some recommend a DIY approach: Comb your family member's tax returns, mail, email, brokerage, and bank accounts, deeds, and titles to find assets. Don't leave any safe-deposit box or filing cabinet unopened.

- ◻ **Make a list of bills**
  Share the list with the executor so that important expenses like the mortgage, taxes, and utilities are taken care of while the estate is settled.

- ◻ **Cancel services no longer needed**
  These services may include cellphones, streaming services, cable, internet, and subscriptions.

- ◻ **Decide what to do with the passport**
  You have a couple of options on how to deal with your family member's passport. You do not have to return it; you can keep it as a memento, with the stamps on its pages reminding you of past adventures. If you're worried about the possibility of identity theft, mail the passport to the federal government along with a copy of the death certificate and have it officially canceled. If you want the canceled passport returned, include a letter requesting that be done. You can also request the government destroy the passport after it's canceled.

- ◻ **Notify the following companies and agencies**

  - **The Social Security Administration**
    If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors report deaths to the Social Security Administration, but, ultimately, it's the survivors' responsibility to tell the SSA. Contact your local SSA office to do so. The agency will let Medicare know that your loved one died.

- **Life insurance companies**
  You'll need a death certificate and policy numbers to make claims on any policies the deceased had.

- **Banks, financial institutions**
  If you share a joint account with your deceased loved one, you'll need to notify the bank they've died. Most bank accounts carry automatic rights of survivorship, which means if your name is on the account, you have full access to the funds when your loved one dies. You become the sole owner on the date of your relative's death. Most banks will require a death certificate to remove the relative from the account.

  If the deceased person was the sole owner of a bank account, the bank will release funds to the person named beneficiary once it learns of the account holder's death. Many banks let their customers name a beneficiary or set the account as Payable on Death (POD) or Transferable on Death (TOD) to another person. You'll need to show the bank a death certificate to get the funds released. If the owner of the account didn't name a beneficiary or POD, things get more complicated. The executor will be responsible for getting the funds to repay creditors, pay bills and divide funds according to the dead person's will.

- **Financial advisers, stockbrokers**
  Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed). While access to the money is straightforward, there are tax consequences to keep in mind. You will be responsible for paying any taxes earned by the account once your loved one dies. Keep in mind, the tax burden could be significant on a well-funded investment account.

- **Credit agencies**
  To prevent identity theft, send copies of the death certificate to one of the three major credit bureaus: Equifax, Experian, or TransUnion. You only need to tell one of them, and it will tell the others.

- **Cancel driver's license**
  This removes the deceased's name from the records of the Department of Motor Vehicles and prevents identity theft. Contact the agency for specific instructions, but

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you'll need a copy of the death certificate. Keep a copy of the canceled driver's license in your records. You may need it to close or access accounts that belonged to the deceased.

- **Close credit card accounts**
  Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative who had a sole account. You'll need a copy of the death certificate to do this, too. Keep records of accounts you close and inform the executor of any outstanding balances on the cards. Credit bureaus, as part of their regular reporting process, will also send card issuers an alert that your relative has died. But if you want credit accounts notified faster, contact them directly. Be sure to cut up your dead loved one's credit cards so they aren't lost or stolen.

  If the credit card account is shared with another person who intends to keep using it, keep the account open but notify the issuing bank your relative has died so the deceased's name can be removed from the account. Destroy any cards with their name on them to prevent theft and identity fraud.

- **Terminate insurance policies**
  Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

- **Delete or memorialize social media accounts**
  You can delete social media accounts, but some survivors choose to turn them into a memorial for their loved one instead. Twitter, Facebook and Instagram all allow a deceased person's profile to remain online, marked as a memorial account. On Facebook, a memorialized profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the companies with copies of the death certificate. TikTok does not offer a memorial option for a deceased user's account.

- **Close email accounts**
  To prevent identity theft and fraud, shut down the deceased's email account. If the person set up a funeral plan or a will, she may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an

email account. The specifics vary by email provider, but most require a death certificate and verification that you are a relative or the estate executor.

- **Update voter registration**
  Contact your state or county directly to find out how to remove your dead relative from the voting rolls. Here's a state-by-state contact list. The rules vary by state. Some states get notifications from state and local agencies and will remove your dead relative from voter registration rolls automatically. States will also remove voters if a relative notifies them of the death. Depending on where your loved one was registered to vote, you may need to give notice of the death in writing, by affidavit or with a death certificate.

Source: This article was originally published by AARP and titled, *When a Loved One Dies Checklist,* on June 11, 2020. It has been updated with more recent information.

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