

# > After Death Checklist

A Publication From Henry Funeral Home



We have created this checklist for our families to guide you in handling the after-death affairs of your loved one. This list is not legal advice and may contain many items that are irrelevant to your situation, or it may not be exhaustive for your situation. Please consult with your attorney, accountant, and/or tax advisor for advice concerning your particular circumstances.

## Immediately After Death

### What I need to do...

- Report Death to Medical Professionals
- Notify Family Members
- Notify Funeral Home
- Determine if there are pre-arranged service plans or written wishes of the deceased
- Gather items to take to the funeral home for arrangement conference- picture(s), clothing for deceased, life insurance policies, VA Form DD-214 (if veteran)
- Notify Employer
- Secure the Residence to protect against burglary and heirs taking personal property items

### The Funeral Home will help me...

- Handle Death Certificate Processing
- Compose an Obituary
- Decide on & Coordinate Service Plans
- Contact Service Participants (speakers, musicians, pallbearers)
- Make Selections of Pertinent Merchandise
- Contact Life Insurance Company(ies)
- Apply for VA Honors & Benefits
- Notify Social Security

## In the Following Days

- If the deceased lived alone:
  - Dispose of perishable food
  - Forward mail
  - Arrange care for pets
- Notify organizations in which the deceased was affiliated
- Acknowledge gifts, memorial contributions, food & flowers received
- Consider ordering a permanent grave marker
- Begin estate proceedings (death certificate needed). The process to settle an estate can be fairly quick or take years, depending on the size of the estate and whether a will and other end-of-life documents are in place.
  - Locate the Will, notify the executor and contact the probate office in the county where the deceased lived to determine necessary steps.
  - If the deceased didn't have a will, the probate court will follow local laws to determine asset distribution.
  - Enlisting an estate attorney can simplify the process. It's optional but may certainly help.
  - A CPA can also help with final tax returns and inheritance tax advice.
- Make adjustments to your end-of-life documents (trust, will, POA, Advance Directive for Healthcare) if the deceased was a personal representative or beneficiary.
- Update your beneficiary designations on financial accounts & life insurance policies if the deceased was named.

- Determine what applicable entities need to be contacted for canceling/transitioning/liquidating accounts of all types (see below for suggestions). Reviewing bank statements and mail correspondence is a good way to identify ongoing charges the deceased may have. Canceling services ensures companies don't pursue payment for charges that could accrue later.
- **Financial:**
  - **Checking, Savings, Money Market, CDs**
  - **Retirement Accounts**
  - **Investment Accounts**
  - **Annuities**
  - **Credit Cards**
  - **Loans/Debts/Mortgage**
- **Insurance:**
  - **Life** (Individual, Group through an employer & VA)
  - **Health** (dental, vision, long-term care, etc.)
  - **Accidental Death, Cancer, Disability, etc.**
  - **Automobile / Property-** *avoid canceling until the vehicle/property has been sold or transferred*
  - **Mortgage**
  - **Workers' Compensation**
- **Medical:**
  - **Pharmacies** - cancel prescriptions
  - **Doctor's Offices**- cancel appointments
- **Government Agencies:**
  - **Social Security Administration-** The funeral home makes the initial notification of death; however, if any benefits are due, or the death of the decedent will affect the spouse's Social Security, an appointment is necessary. Walk-ins at a local office are NO longer permitted. See contact information below to call to schedule an appointment.
  - **Department of Veterans Affairs-** If the deceased was receiving disability income from VA, had life insurance through VA or is seeking burial benefits, then VA should be notified. If a surviving spouse needs care, he or she could possibly receive benefits from VA. See contact information below.
  - **Department of Motor Vehicles-** Canceling the decedent's driver's license prevents identity theft and ensures license renewal requests are no longer received.
  - **Office of Voter Registration-** Notify the county registration office where the deceased lived. This is another step to prevent identity theft and voter fraud.
- **Other:**
  - **Utility Companies-** Transfer the name on the account, or cancel if the deceased lived alone. Examples include: Electricity, natural gas, cable, telephone, internet, water, sewer, trash collection
  - **Credit Agencies-** You only need to notify one bureau, and they will share the information with the others. See contact information below.
  - **Email / Social Media-** If you don't have the password to your loved one's social media accounts, you won't be able to gain access due to privacy laws, but you may be able to "memorialize" an account or request account deletion by providing necessary information. For email accounts, providers typically suspend accounts after a period of inactivity. You may be able to request deactivation, but it's important to check the specific rules with the service provider the deceased used.
  - **Cell phone, streaming services, gym membership, charitable contributions, subscriptions by mail** (magazines, meal kits, cleaning supplies, personal care, etc.), **digital subscriptions** (Amazon Prime, books, newspapers, etc.)

## Contact Information

### Credit Reporting Agencies:

- Experian – Phone: 1-888-397-3742 / Website: [www.experian.com](http://www.experian.com)
- Equifax – Phone: 1-800-685-1111 / Website: [www.equifax.com](http://www.equifax.com)
- Trans Union – Phone: 1-877-322-8228 / Website: [www.transunion.com](http://www.transunion.com)

**Social Security Administration:** Phone: 1-800-772-1213 / Website: [www.ssa.gov](http://www.ssa.gov)

**Department of Veteran's Affairs:** Phone: 1-800-827-1000 / Website: [www.va.gov](http://www.va.gov)