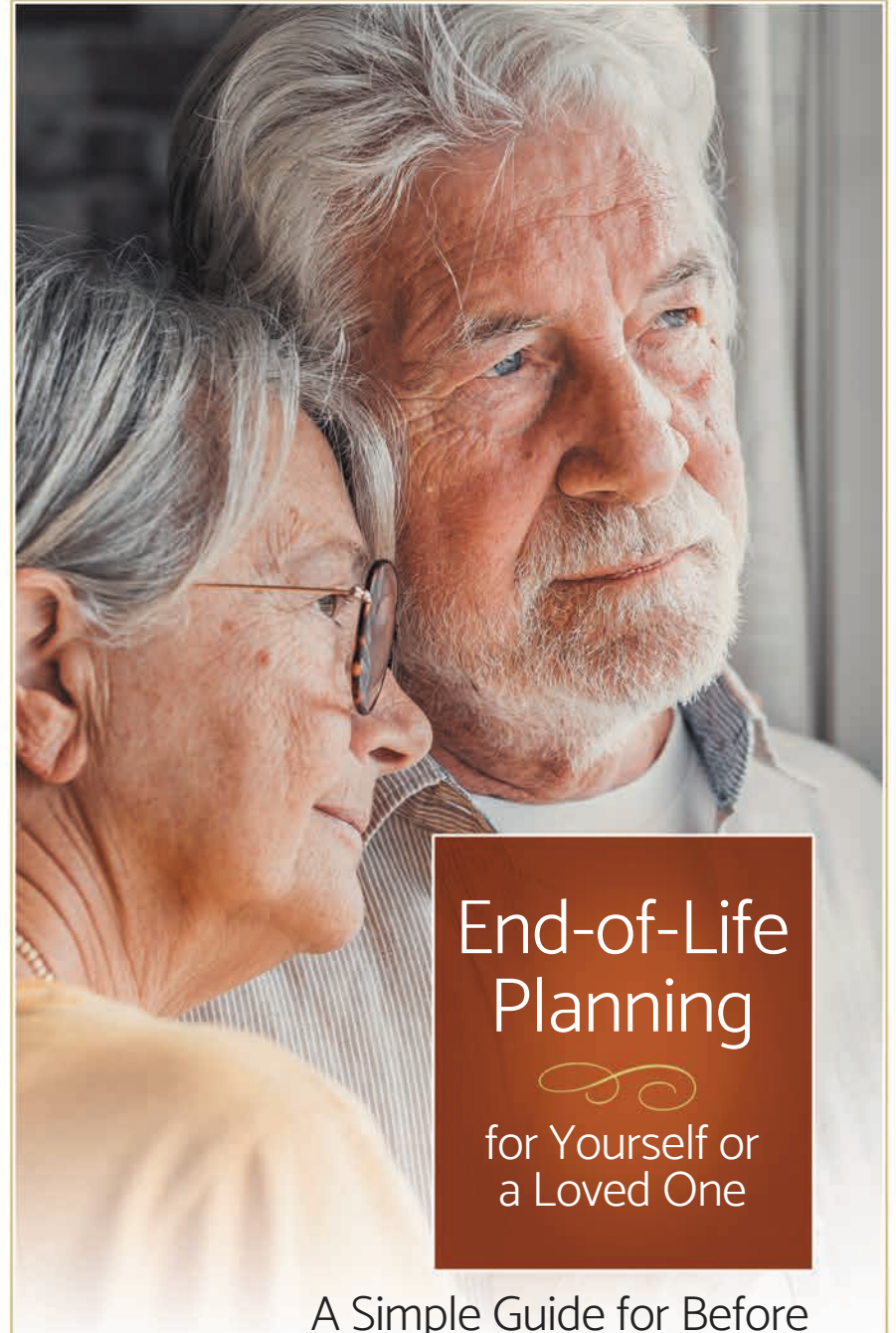




*This guide was provided by:*

*Please contact our office for additional copies.*



## End-of-Life Planning

  
for Yourself or  
a Loved One

A Simple Guide for Before  
and After a Loss

*This booklet was created to support you through a variety of situations related to funeral planning and end-of-life organization. The first section is designed to help you gather the necessary documents and make key decisions to organize your own estate, ensuring your loved ones have what they need at the time of your passing. It can also be a valuable resource when assisting a loved one who is nearing the end of their life.*

*In the days and weeks following a loss, it's natural to feel overwhelmed and unsure of what steps to take next. While this guide is not intended to serve as a legal tool for settling an estate, it offers a practical checklist to help you keep track of important paperwork and tasks that may arise.*

*Please note that every situation is unique, and this checklist may not cover every detail specific to your circumstances. However, it provides a helpful starting point to bring clarity and direction when things may feel uncertain.*

*If you are in need of grief support, we encourage you to contact our office. We are here for you and hope this guide brings comfort, support, and guidance as you move forward.*



## Get Organized



A list of items you'll need to locate prior to the death of you or your loved one is in the pages to follow. By having everything available ahead of time, it will save you the stress of finding paperwork that will be needed after your loved one has died.

You may find it helpful to compile these documents into a binder to keep everything organized and in one place. Taking the time now to gather your own paperwork can ease the burden on your loved ones later, ensuring they won't have to search for important information during a difficult time.

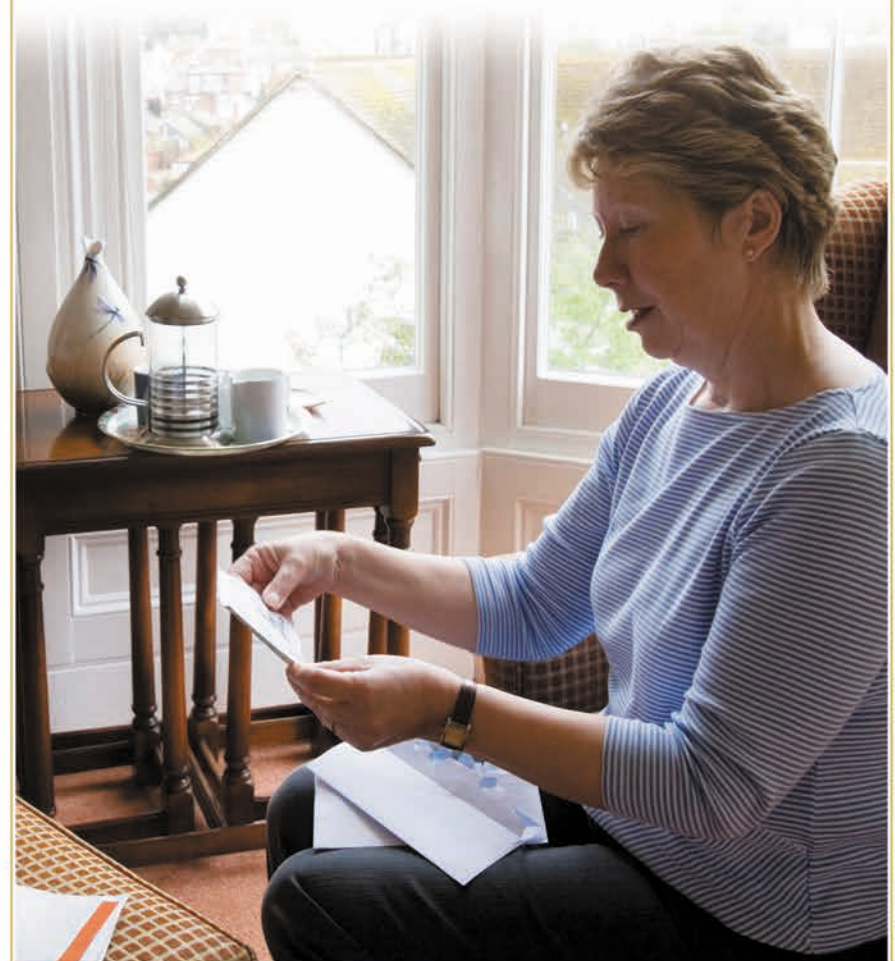
If you were unable to complete these steps prior to your loved one's passing, this checklist has been organized by urgency to help guide you. The first seven items are typically needed by your funeral director when making funeral arrangements.

## Locate the following:

- ☐ For the death certificate, you may be asked to provide the following information: Date of birth and birthplace, Social Security number, father's legal name (including Senior or Junior, etc.), mother's maiden name. Also, let the funeral director know if the person used an AKA (Also Known As) name. This would be an informal version of a given name (e.g.: Bill instead of William)
- ☐ Pre-need planning paperwork from the funeral home (if applicable)
- ☐ Cemetery arrangements – deeds to plots, mausoleums or niches, pre-payment information
- ☐ Life insurance policies – Note: This is only needed immediately if this is the method of payment to the funeral home
- ☐ Honorable discharge papers (DD214) for a veteran
- ☐ VA Disability Rating paperwork (if applicable)
- ☐ Appointment of Agent Form which designates someone to handle funeral arrangements (if applicable)
- ☐ Birth certificate
- ☐ Marriage license
- ☐ Divorce Certificate (if applicable)
- ☐ Power of Attorney papers – Note: This becomes null and void following the person's death
- ☐ Wills, trust agreements and letter of instruction
- ☐ Contact information for advisors, including attorney, accountant, financial planner and stockbroker
- ☐ List of retirement, bank and brokerage accounts with PINs
- ☐ User Name and Passwords to online accounts, bill pay sites, social media accounts
- ☐ Cell phone and computer access codes
- ☐ Health and long-term care policies
- ☐ Social Security and pension information
- ☐ Deeds and titles to property

## Locate the following:

- ☐ Titles and extended warranties to cars, motorcycles, boats, travel trailers
- ☐ List of stored or loaned valuables
- ☐ Safe combinations
- ☐ Automobile title and registration papers
- ☐ Stock certificates
- ☐ Recent income tax forms and W-2 forms
- ☐ Loan and installment payment books and contracts





## To Do After the Funeral

In the weeks following a funeral, tending to estate matters may feel like a helpful distraction—or it may feel emotionally overwhelming. Either response is completely normal. During this time, it's important to prioritize your own well-being. Be sure to rest, eat nourishing meals, spend time with loved ones, and give yourself grace. The tasks listed below do not need to be completed all at once—take them one step at a time, at your own pace and don't forget to ask for help, when needed.

- ☐ **Pets:** If the deceased had any pets, be sure to arrange for care for them. This may be a temporary foster situation or a permanent placement with a trusted guardian. This can be a confusing time for pets and they may also be grieving the loss. Consult with a veterinarian or pet behaviorist, if needed, to help make any transition smoother.
- ☐ **Get certified death certificate:** You will need multiple certified copies to complete upcoming tasks, though some will require less expensive copies. Your funeral director may help you handle this or you can order them from the vital statistics office in the state where the death occurred or from the city hall or other local records office.
- ☐ **Notify local Social Security office:** Typically, the funeral director will notify Social Security of your loved one's death. If not, call 1-800-772-1213 or contact your local office. If your loved one was receiving benefits, they must stop because overpayments will require complicated repayment. Even a payment received for the month of death may need to be returned. If the deceased has a surviving spouse or dependents, ask about their eligibility for increased personal benefits and about a one-time payment to the survivor.
- ☐ **Notify life insurance companies:** If your loved one had life insurance, appropriate claim forms will need to be filed. You will need to provide the policy numbers and a death certificate. If the deceased was listed as a beneficiary on someone else's policy, arrange to have the name removed.
- ☐ **Contact Medicare:** If your loved one received Medicare, Social Security will inform the program of the death. If the deceased

## To Do After the Funeral

had been enrolled in Medicare Prescription Drug Coverage (Part D), Medicare Advantage plan or had a Medigap policy, contact these plans at the phone numbers provided on each plan's membership card to cancel the insurance.

- ☐ **Meet with a probate attorney:** The executor should choose the attorney, if one is needed.
- ☐ **Notify the State Social Services Office:** If the deceased was receiving any benefits, such as SNAP, rental assistance, or Medicaid, the state must be notified of the death to prevent further payments.
- ☐ **Notify banks:** It helps if your loved one left a list of accounts, including online passwords. Otherwise, take a death certificate to the bank for assistance. Change ownership of joint bank accounts. Did the deceased have a safe deposit box? If a password or key isn't available, the executor would most likely need a court order to open and inventory the safe deposit box. Most probate courts have administrative rules about steps to access the box of any decedent.
- ☐ **Real Estate:** If the deceased had a Transfer on Death Deed (TOD), the property will seamlessly transfer to the beneficiary. The executor may also list a home for sale. Any mortgage or liens against the property must be discharged. For rental property, notify the landlord or property management company and give notice of the tenant's death. The estate may still be liable for the lease, as death does not automatically terminate an active lease. Consult with an attorney for any real estate issues.
- ☐ **Close credit card accounts:** For each account, call the customer service phone number on the credit card, monthly statement or issuer's website. Let the agent know that you would like to close the account of a deceased relative. Upon request, submit a copy of the death certificate by fax or email. If that's not possible, send the document by registered mail with return receipt requested. Once the company receives the certificate, it will close the account as of the date of death. If an agent doesn't offer to waive interest or fees after that date, be sure to ask. Keep records of the accounts you close and notify the executor of the estate about outstanding debts.

## To Do After the Funeral

- ☐ Notify credit reporting agencies: To minimize the chance of identity theft, provide copies of the death certificate to the three major firms – Equifax, Experian and TransUnion – as soon as possible so the account is flagged. Four to six weeks later, check the deceased's credit history to ensure no fraudulent accounts have been opened.
- ☐ Cancel driver's license: Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft. Contact the state department of motor vehicle for exact instructions. You may have to visit a customer-service center or mail documentation. Either way, you'll need a copy of the death certificate. The executor can also transfer the title of any motor vehicles through the DMV.
- ☐ Notify the election board: Contact the person's local election office to notify them of the person's death and ask to cancel the person's voter registration.
- ☐ Contact financial advisers, stockbrokers, etc.: Determine the beneficiary listed on these accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit by simply filling out appropriate forms and providing a copy of the death certificate. If that's the case, the executor wouldn't need to be involved. If there are complications, the executor could be called upon to help out.
- ☐ Cancel e-mail and website accounts: It's a good idea to close social media and other online accounts to avoid fraud or identity theft. The procedures for each website will vary. For instance, Google Mail (G-mail) will ask you to provide a death certificate, a photocopy of your driver's license and other detailed information. Some people use the social media account to notify "friends" of the user's death. This also allows a forum for others to post condolences, memories, etc. Be sure to monitor the account regularly, if you choose not to close it immediately.
- ☐ Cancel memberships in organizations: Reach out to sororities, fraternities, professional organizations, etc., the deceased

## To Do After the Funeral

- belonged to and find out how to handle his/her membership status. Greek organizations may want to hold a special ceremony for your loved one. Notify High School and College alumni associations.
- ☐ Return a U.S. passport to the Department of State: This can help prevent identity theft and comes with an option to have it returned to you. You can also keep it as a memento or shred it.
- ☐ Notify the Department of Veterans Affairs (VA) or make an appointment to meet with a Veterans Service Officer (VSO): When a veteran dies, they may be entitled to funds that can help offset the cost of the funeral and burial. A VSO can guide you through what benefits are available and how to apply for these. If the veteran was receiving any benefits, the VSO can also help you to cancel these payments.
- ☐ Contact the Defense Finance and Accounting Services (DFAS): If the person was receiving any monthly pension payment, DFAS will work with you to stop these payments. They can also send forms for the Survivor Benefit Plan, if the person was enrolled.
- ☐ Contact the Office of Personnel Management (OPM): You must report the death of a federal employee or retiree to OPM. They will help process any annuity due to survivors.
- ☐ Federal Student Loans: Contact the loan servicer and inform them of the person's death in order to get the remaining balance discharged. A death certificate will need to be provided.
- ☐ Distribute property according to the Trust or will: The executor of the estate or a probate court may be involved in this process.
- ☐ Contact a tax preparer: A return will need to be filed for the individual, as well as for an estate return. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.
- ☐ Order headstone grave marker: Be sure to check with the cemetery for regulations of what is allowed. If you are ordering a military marker or emblem, you will need a copy of the DD214 and death certificate.

## Cancel for the Deceased

*or Transfer to Your Name:*

- ☐ Appointments: doctor, dentist, beauty shop, friends, travel: You may need to check for calendar entries, appointment cards, or a digital calendar (such as Outlook or the calendar app on a cell phone) to determine if there are any appointments that need to be canceled. Alternatively, most doctor offices will send an appointment reminder, so be sure to monitor voicemail and email.
- ☐ Prescriptions: Inform the pharmacy of the person's death and cancel any automatic refills of prescriptions.
- ☐ Subscription services or transfer into the new user's name: Determine what streaming services (Netflix, Apple TV+, etc.) the person had and update or cancel these. Also, check for any monthly payments for other goods and services that the person may have been using and take care of these as well.
- ☐ Frequent Flier Points or Frequent Buyer Points: Contact the companies to see if these points can be transferred to a beneficiary or family member.
- ☐ Health insurance: Notify the health insurance company. End coverage for the deceased, but be sure coverage for any dependents continues if needed.
- ☐ Other insurance policies: Contact the providers. That could include homeowner's, automobile and so forth. Claim forms will require a copy of the death certificate.
- ☐ Cell phone service: Notify the carrier of the person's death in order to determine if there is a contractual obligation to continue with the service. The carrier can also transfer the account into another person's name.
- ☐ Landline Telephone: When you are ready to stop receiving calls at the person's residence, notify the carrier to end the service. The carrier can also transfer the line into another resident's name.
- ☐ Internet contracts: Contact the internet provider to discontinue service.
- ☐ Newspapers and magazine subscriptions: Contact the publication to inform them of the person's death. They may require a copy of the death certificate.

## Cancel for the Deceased

*or Transfer to Your Name:*

- ☐ Health Club, Social Club membership: Contact either the local or corporate office to cancel a membership. A copy of the death certificate may be required.
- ☐ Home alarm and personal alarm companies: Call the company's customer service department to determine if there is any contractual obligation or notification obligations. They will advise you what must be provided in order to cancel the service or have it transferred into a new account.

## Mail

- ☐ Re- route mail to executor
- ☐ Stop junk mail and solicitations
- ☐ Apply label or rubber stamp to selected mail pieces "Deceased... Return to Sender"

### NOTES:

---

---

---

---

---

---

---

---

While we cannot take away your grief, we hope this organizer provides some relief from the stress and confusion that can accompany preparing for and settling an estate. Our goal is to help lighten the load during this challenging time. If there's anything more we can do to support you, please don't hesitate to reach out.