

Strode Funeral Home “After Funeral” Checklist

The following is general information intended to help you finalize various personal matters. It is not legal or financial advice and no such advice is intended. All information is subject to change, and may not be applicable to your specific situation. Please consult the appropriate professional if you have further questions.

Attorneys, Financial Advisors, or Other Professional Help

Surviving family members or personal representatives may wish to consult an attorney or other professionals regarding the disposition of the estate. An attorney will be able to assist in matters such as changing property deeds and titles, disposition of bank accounts, stocks and bonds and probating the will. Also, it may be an appropriate time for the survivor to create and/or update their will. Financial advisors such as tax attorneys and certified public accountants (CPAs) can assist with compiling a list of all the assets at the time of death, and can file all necessary tax returns.

Death Certificates

Strode Funeral Home will obtain certified (legal) copies of the death certificate for you. These are required for proof of death and are needed to change the title on the deceased's assets, to apply for death-related benefits, and to access other financial resources. Some entities may make a copy of the certified death certificate for their use and return the original to you. Should you need additional certified copies, please contact the funeral home.

Social Security

A member of the Strode Funeral Home administrative staff will send a Statement of Death (form SSA-721) to the Social Security Administration. If you have any questions and/or are eligible for survivor or minor children benefits, please contact the Social Security Administration at www.socialsecurity.gov or by telephone at 1-800-772-1213, Monday - Friday from 7:00 a.m. -7:00 p.m. You will need the deceased's Social Security number and date of birth. The Social Security office automatically notifies Medicare of the death. If the deceased was receiving Social Security payments, the payment for the month of the death must be returned to Social Security. Contact the deceased's bank to return the full month's payment as soon as possible. Social Security will then send a new payment adjusted to reflect the date of death.

Veteran Benefits

If the deceased received an honorable discharge, there may be benefits available. These may include national cemetery services, burial allowances, survivor benefits, and marker or monument benefits. Eligibility for these and other benefits varies. The funeral home or cemetery may assist you in filing the necessary forms or making the needed notifications. You may contact the VA at 1-800-827-100 or www.va.gov.

Employee Benefits/ Retirement, Pension, or Profit-Sharing Benefits

Notify the deceased's current employer or human resource department as well as any former employers. Inquire about any burial benefits, life insurance, health insurance for the survivor and children, or any profit sharing and pension benefits. Check bank statements for any deposits to identify possible pension or retirement income sources. Contact any labor union or fraternal organizations to inquire about benefits.

Life Insurance/ Credit Life Insurance

Contact each company to file a claim against every policy. If needed, a member of our administrative staff is available to assist you with this process. If the deceased is listed as the beneficiary on any other life insurance policy, request the required forms to name a new beneficiary. Ask any banks or credit unions if the deceased had any life insurance or accidental death insurance.

NOTE: If the life insurance company has gone out of business or been sold, contact you state insurance department to find out what company is now responsible for claims.

Homeowner's Insurance

Ensure the homeowner's policy is updated and continues to provide adequate coverage for the deceased's property until removed from the home, if the home is being sold. If the home was rented, cancel the lease after removing the deceased's property.

Accident Insurance

Besides filing claims on accident-only policies, ask all life insurance companies about accident insurance. If the deceased's death was accidental, additional benefits or unused premiums may be payable.

Automobile Insurance

Contact the automobile insurance company about life or accident insurance. If the deceased's death was due to an automobile accident, additional benefits may be payable. Also, ensure the insurance company continues to cover the deceased's automobile(s) until it is sold or transferred to a beneficiary.

Health/ Medical/ Disability/ Long Term Care Insurance

Contact the insurance carrier for instructions and possible return of unused premium

Financial and Credit Obligations

Inquire on all loans, service contracts and credit cards to find out if they were covered by credit life insurance. If yes, the balance may be paid in full at the time of death and the deceased's estate would owe nothing. If they were not covered by credit life insurance, then contact the creditor(s) to discuss continued payment options and obligations.

Credit Cards

Notify credit card companies of the death. If the card(s) was issued in the deceased and survivor's names, you may want to find out the requirements to change and issue a new card(s) solely in the survivor's name. Remove decedent as an authorized user of any other cards. If needed transfer billing to new address. Also inquire about transferring frequent flyer miles, if applicable. It is also recommended that the three major credit bureaus be notified of the death, to help avoid possible identity theft. These credit bureaus are Equifax, Experian and Trans-Union

Bank/Credit Union Accounts/Trusts

If a joint account(s) exists, you may wish to name someone else to the account. If social security checks were being directly deposited into an account, the financial institution needs to be notified of the death. If the deceased's estate is in trust, contact the Trust Department of the financial institution or an attorney for instructions. Cancel any direct deposit retirement payments. Access any safe deposit boxes, then re-establish title if necessary.

Investments/Real Estate/ Royalties

Notify brokerage or bank to begin the process of changing stocks, bonds, certificates of deposit and all other investments into the survivor's or beneficiary's name. Financial institutions and stock brokers have required forms. Transfer real estate title of jointly held property with the register of deed's office in the county where the real estate is located. Also, have joint property reappraised for tax purposes. Notify oil or other mineral companies for royalty instructions.

Individual Retirement (IRA) and 401k Accounts

If the surviving spouse is the beneficiary, decide whether to roll the IRA over to the surviving spouse's IRA account(s). Notify all institutions and be aware that there may be multiple beneficiaries for account proceeds.

Vehicles, Drivers License, and Voter Registration

Contact the appropriate office immediately to cancel the deceased's drivers license to prevent fraud. To transfer an automobile or other title (boat, motor home, mobile home, etc.), you may need to provide a copy of the death certificate, current title and proof of insurance. Contact state or county authorities to cancel voter registration.

Post Office

Contact the appropriate office immediately (listed in the telephone directory as United States Postal Service) with forwarding information, if necessary. When appropriate cancel any PO boxes.

Other Deliveries and Services

Stop all deliveries of unneeded newspapers, home care services (such as meal delivery or nursing services), and cancel any appointments for doctors, dentists, etc. Cancel services that are no longer needed (such as cell phones, internet, or cable TV). Do not immediately cancel utilities, as they may still be needed while preparing a home for sale or until removal of possessions from a rental.

Electronic Media and Cell Phones

Gather passwords for all e-mail and other online accounts, such as Facebook, LinkedIn, Twitter, etc. Change, forward, or delete accounts. Monitor e-mail accounts before closing/deleting for any notifications of financial activity, such as bills that need to be paid, deposits made to accounts, etc. Change/cancel cell phone. Consider notifying e-mail, social media, or cell phone contacts of death.

Federal & State Taxes

Contact the Federal and State tax offices to determine legal requirements regarding inheritance and estate taxes. Also, review the income tax situation for possible adjustments of withholding or estimates for increased or decreased tax liabilities.

Other Considerations:

- Organize all paperwork and review the present financial situation.
- Keep an up-to-date account of all cash income and expenses.
- Keep detailed notes including names and phone numbers of everyone you speak with. Keep an ongoing list of tasks you need to complete, and required deadlines.
- Pay all bills and taxes owed as soon as possible; close any accounts that are no longer required.

Helpful or Required Documents: (contact the business to determine which documents will be needed)

- Death certificates • Stock certificates • Social security numbers (survivor/deceased/dependents) • Bank book • Marriage license • Wills • Birth certificate of each dependent • Recent income tax and W2 forms
- Armed services discharge papers (DD-214) • Veteran's administration claim number
- Insurance policies • Automobile registration • Deeds and titles to property

Monument, Marker, or Final Resting Place

Strode Funeral Home will soon be offering comprehensive selections of monuments and markers. We will help you choose a lasting memorial that honors your loved one. We also offer full cemetery services at Sunset Memorial Cemetery. Laura Deaton is available any time to discuss your needs and to answer your questions. *Please contact us to set up an appointment.*

Emergency File and Pre-Arranged or Pre-Paid Funerals

As you know, when a loved one dies the grief and emotional stress of making arrangements can be overwhelming. You can make sure those you love are better prepared by completing your own complimentary "Emergency Memorial Guide" that will be held on file at the funeral home. Laura Deaton will help you complete your guide, and can answer any questions regarding prefunding your final arrangements. *Please contact us to set up an appointment*