Survivor's Checklist

Losing a loved one is difficult. During this overwhelming time, tasks such as managing financial obligations can seem almost impossible. This checklist is designed to help keep the process clear, organized, and easier to tackle. We recommend that, if possible, you ask a family member or close friend to help you stay focused during this emotional time and avoid being rushed into any decisions.

Immediately Notify

Your insurance agent ____

Your attorney ____

Your accountant ____

Your spouse's employer's HR department ____

Immediate Document Needs

Certified Copies of Death Certificates are necessary for execution of the will or trust; changes to deeds and ownership of common property; and formal notification of employers, insurance and credit card companies, banks, credit bureaus, utilities, and the post office.

- ☐ Marriage License
- ☐ Birth Certificates for you, your spouse, and your children (if unavailable, contact your state's department of vital statistics)
- ☐ Social Security Cards for you, your spouse, and your children (if unavailable, contact Social Security Administration)
- ☐ Trust Documents and Last Will and Testament
- ☐ Insurance Paperwork (Life, Health, Homeowner's, Auto)
- ☐ Property Deeds, Mortgages, Automobile Titles, Loan Statements (commercial or student), Leases, Bills
- ☐ Bank Statements
- ☐ Investment and Retirement Account Statements and any Stock Certificates

Where to Look for Records

- ☐ Computer - Search for folder names that might pertain to the estate, or a personal financial management program.
- ☐ Personal filing cabinet
- ☐ Safe deposit box – A bank officer may need to be present to take inventory.
- ☐ Tax returns – Assets may be listed on a recent IRS Form 1040.
- ☐ Mail – Financial institutions will continue to send statements, interest, and/or dividend checks.
- ☐ Email – Your spouse may have been receiving electronic notifications and bills.
- ☐ Address book – Contact any listed financial institution to find out whether they held assets for your spouse.

Contact Employer

- ☐ Life insurance, health-care, or extended health-care coverage
- ☐ Compensation due, such as stock options or unused vacation pay, sick pay, holiday time, or bonuses already earned

- ☐ 401(k), pension, or profit-sharing proceeds
- ☐ Have any personal effects or personal mail sent to you.

Notify Key Organizations & Relationships

- ☐ **Life and health insurance policies**
  - Contact each company for information on claiming benefits including reimbursement for funeral expense if applicable.
  - Apply for settlement, and update your own beneficiaries, but don't feel compelled to invest this money right away. Most insurance companies can
    keep the proceeds in a cash account for you until you are ready.
- ☐ **Social Security Administration** (800-772-1213)
  - Put the deceased person on the Social Security Master Death Index to prevent potential fraud.
- ☐ **Pension administrators** – Apply for benefits and update beneficiaries.
- ☐ **Mortgage company** – Retitle home and determine if mortgage has insurance that would pay it off in the event of a death.
- ☐ **Car loan / lease companies** – Retitle any automobiles.
- ☐ **Your banks or credit unions** – Obtain current statements on all accounts.
  - o Establish checking account in the name of the estate, rename joint accounts, and close individual accounts in your spouse's name.
- ☐ **Investment companies** – Obtain current statements on all accounts.
- ☐ **Credit card companies** – Obtain current statements on all accounts.
- ☐ **Utility companies** and holders of any other assets or debts in both your names. Understand all debts owed and funds available to pay them. Contact numbers are typically found on statements and bills. Most utility companies require your name to be on the account before you are able to act as administrator of the service.
- ☐ **Memberships / Subscriptions** – Cancel club memberships or magazine subscriptions for your spouse. Adjust any that were jointly held.
- ☐ **Labor Union** – If your spouse belonged to a labor union, contact the union to see if they offer any assistance.
- ☐ **Financial Aid Office(s)** – If you have any children in college, contact the school's financial aid office about potential changes in eligibility.

Miscellaneous

- ☐ Sort through office paperwork for personal accounts (including cellphone), outstanding payments, upcoming trips that may need to be cancelled, or anything that must be dealt with before a cancellation
- ☐ Sort through office paperwork for personal accounts (including cellphone), outstanding payments, upcoming trips that may need to be cancelled, or anything that must be dealt with before a cancellation charge applies.
- ☐ Have a plan in place for all of your bills, taxes, and insurance premiums. If you were not the one responsible for bills, research which ones were on automatic payment and which need to be paid manually. Have them established in your name.

Updated 4/19