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Reply to Glastonbury

## What to do when a loved one dies.

This checklist could help you cope with practical tasks during an emotional time

When a loved one dies, you might face the overwhelming responsibility of closing out the person's life. There are many things to attend to, from providing a proper tribute to closing bank accounts to canceling a gym membership. And many of the tasks require attention to detail — adding stress to what is already a pretty emotional time.

To cope, cut yourself some slack: Don't try to handle everything yourself if you don't have to. "This burden shouldn't be placed on one individual," says Sally Hurme, an AARP elder law attorney and author of *The ABA Checklist for Family Heirs*. "When people ask what they can do to help, take advantage of the offer. Delegate." To do so, you need to have a full, clear picture of what needs to be done. Here's an ordered checklist to make your task easier. As you review what's in store, consider which undertakings you can hand off and who can best handle them

### **TO DO IMMEDIATELY**

- Arrange for organ donation
- Contact immediate family
- Follow body bequeathal instructions
- Consider funeral preparations
- Choose a funeral home
- Notify close friends and extended family
- Secure property
- Notify the post office to hold mail

### **To Be Done Before the Funeral**

- Meet with the director handling the funeral or memorial arrangements
- For a veteran, inquire about special arrangements

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- Consider whether you need or want other financial assistance for the funeral and burial
- Enlist help for the funeral
- Arrange for headstone
- Organize a post funeral gathering
- Spread the word about the service
- Make a list of well-wishers
- Prepare an obituary
- Handle an ethical will, if there is one

### **To Do After the Funeral**

- Meet with a probate attorney
- Get duplicate death certificates
- Send thank you notes
- Handle Medicare
- Look into employment benefits
- Stop health insurance
- Notify life insurance companies
- Terminate other insurance policies
- Make a list of important bills
- Contact financial advisors, stockbrokers etc.
- Notify mortgage companies and banks
- Close credit card accounts
- Notify federal reporting agencies
- Cancel driver's license
- Cancel email and website accounts
- Cancel membership in organizations
- Contact a tax preparer/accountant

### **Possible Agencies And Businesses To Notify**

Below is a checklist of possible agencies and businesses that should be notified of the death. Because each individual case is unique, the list may not be complete. Also, the funeral home has probably notified some of the government agencies on your behalf, specifically the Social Security Administration. Please consult with the funeral director when you receive this list so you can check off those agencies which have been notified by the funeral director. Some of the agencies and business will be contacted by your attorney during the probate or trust administration process.

### **Governmental Agencies**

- Social Security Administration, 800-772-1213. (Usually notified by funeral home)
- Veteran's Administration (if decedent was formerly in the military).
- Defense Finance and Accounting Service, 800-269-5170 (military service retiree receiving benefits).
- Office of Personnel Management, 888-767-6738 (if decedent is a retired or former federal civil service employee).

- U.S. Citizenship and Immigration Service, 800-375-5283 (if decedent was not a U.S. citizen)
- State DMV

### **Financial Companies**

- Credit card and merchant card companies.
- Banks, savings and loan associations, and credit unions.
- Mortgage companies and lenders.
- Financial planners and stockbrokers.
- Estate Planning Lawyer
- Pension providers. Insurance and Annuity Companies
- Life insurers and annuity companies.
- Health, medical and dental insurers.
- Disability insurer.
- Automotive insurer.
- Mutual benefit companies.

### **Credit Reporting Agencies**

There are three national credit reporting agencies that you should notify of the death and instruct them to list all accounts as: "Closed. Account Holder is Deceased." You may also request a credit report to obtain a list of all creditors and to review recent credit activities. A sample notification letter is available for your convenience.

- Experian, 888-397-3742, P.O. Box 9701, Allen, Texas 75013.
- Equifax, 800-525-6285, P.O. Box 105069, Atlanta, Georgia 30348.
- TransUnion, 800-680-7289, P.O. Box 6790, Fullerton, California 92834.