

Chapter 11

A Checklist for Your Survivors: Tasks that need to be done after the death of a loved one

This chapter is addressed to survivors who will have the responsibility of handling the final affairs of one who has passed on.

No one likes to think about death, and yet we will all have to face it sooner or later. There are so many things to be done at a stressful time when survivors want time to grieve and heal. So, this checklist is meant as a resource to assist you during a time that can seem overwhelming.

For surviving spouses, at the end of this chapter is a supplemental checklist which focuses more specifically on additional matters a surviving spouse may need to do and consider.

This checklist is not meant to be an exhaustive list of everything that must be done, but merely a guide to help you along the path of things to be done and prioritize them as to when they need to be done. If you discover issues that need to be handled that are not addressed in this guide, feel free to contact your attorney for additional guidance.

Be sure to ask questions of the deceased's close friends and relatives to ensure that you are fully informed of the deceased's assets, debts, pending lawsuits, and any other pending matters that may need your attention.

A Few General Comments

1. Each estate is unique. Your own legal, accounting, and financial planning professionals should guide you through the overall process.
2. If there is a Trust and you are named Trustee or Successor Trustee, the estate-planning documents will most likely give you immediate access to funds possibly needed for funeral and other expenses related to the death of an individual.
3. If there is no Trust, but there is a Last Will and Testament (Will) naming you as executor (also called a Personal Representative), you will have to wait for court appointment for access to the deceased's assets, but you should be able to get permission to retrieve the deceased's original Will from his/her safe deposit box for filing with the Clerk of the Court.
4. Under Florida law, the Will must be filed with the Clerk of the Court of the county in which the deceased was residing within 10 days of the date of death.
5. Keep in mind, criminals are out there, watching for opportunities to steal assets from unsuspecting individuals. Unfortunately, "obituary robberies," in which families' houses are robbed while attending a funeral, are a growing concern. Don't provide full names or hometowns of relatives in the obituary. And have someone stay at your home during the funeral, or at least park some cars in the driveway to make it look like someone is home.

Within the First 24 hours

Take your time. Recognize that you are going through a grieving process. Do not be rushed into any decisions. At the immediate time of death, there is nothing that needs to happen from a legal standpoint. You can spend your time dealing with the doctors, funeral homes, and immediate family members. Get yourself through this time and process. In the meanwhile:

1. Locate any estate-planning documents (Will, Trust, etc.) and review them for possible instructions about disposal of the body, use of vital organs, and funeral arrangements.

2. Ensure that proper funeral arrangements have been made. Locate any papers relating to prearranged and/or prepaid funeral plans or pre-purchased burial plots. Review papers for possible instructions about the deceased's wishes regarding disposal of the body, organ donations, and funeral or cremation preferences.
3. If there are any pets requiring care, be sure to feed them, and arrange for a temporary, if not permanent, home for them.
4. Determine whether any of the deceased's property needs to be safeguarded, such as a motor vehicle, vacant house, etc.
5. If the house is vacant, change the locks immediately. Often, neighbors, cleaning companies, and others have copies of spare keys. You don't want them having access to the house. If there is a security system, activate it and make sure the security code is changed. Make sure all windows, sliding doors, and other entry points are locked and secure.
6. With another trusted person for verification as a witness, search every room for cash, jewelry, collectibles, firearms, and anything else that could be easily pocketed by people who will be coming into the house. Catalog the items with descriptions and photographs, and store them in a safe place.
7. Catalog and remove checkbooks, statements, tax returns, documents, and letters that may contain account numbers, social security numbers, passwords, or other personal information that could be used for identity theft purposes. Don't forget to search wallets, purses, briefcases, and desk and kitchen drawers.
8. Catalog and remove electronic storage devices including computers, laptops, tablets, smartphones, external hard drives, thumb or flash drives, and backup CD-ROMs and DVDs, which may contain information that can be used to access online accounts.
9. Notify the deceased's employer (if employed), or if the deceased was a business owner, make provision for short-term continuation of business.
10. If the deceased was a tenant, notify the landlord, and find out the terms of the lease as to when rent is due and how much is being paid.
11. If the deceased has served in the U.S. Military, check the website www.USMilitary.about.com and search for information on Military Honors available at burial, such as a U.S. flag and Military Representative.
12. Cancel newspaper delivery subscriptions to the deceased's house/apartment. A pile of uncollected newspapers is a signal to thieves that nobody is home. Similarly, take care of garbage and recycling, arrange for lawn care or snow removal, and install timers on interior lights.
13. If you know that the deceased was an active trader of stocks, and if you know the investment advisor, or if the deceased used an online stock-trading account, you may want to contact them to make sure any open limit orders to buy or sell stocks are cancelled (Note: They may not follow your instructions until they have confirmed the death, and that you have the legal authority to give them instructions (e.g. as Trustee or Personal Representative)).
14. Go through the mail to see if there is anything requiring immediate attention. If you have the legal authority to do so, pay any bills that may be delinquent or due within a few days (e.g. mortgage or car payments).
15. If you have access to the deceased's Facebook, LinkedIn, Twitter, or other social media, website, and/or email services, consider posting an announcement of the deceased's passing. And you may want to provide your own contact information for funeral information. You probably don't want to post the actual funeral details, as this lets potential burglars know when the home may be unattended, while others are attending the funeral.
16. Write and arrange to publish the deceased's obituary, and determine who will write and deliver the eulogy, if any.

17. Notify the local police department if the home is vacant, to make sure they monitor the property. Provide the authorities with needed contact information.
18. If the decedent was single and didn't have joint credit cards accounts with someone else, notify the major credit reporting bureaus of the deceased's passing, and request that the credit report be flagged with the note: "Deceased. Do not issue credit." If you can, obtain a copy of the deceased's credit report, so you will have a list of all the accounts needing to be paid and/or closed.
19. Start and maintain a log, and keep notes of conversations you have with companies, banks, insurance companies, credit card companies, social security, VA, etc., noting the date, with whom you spoke, and their phone number, as well as a summary of your conversation with them.
20. Also, keep accurate records of the time you spend and expenses you incur in administering the estate, as you may be entitled to payment for services rendered, and reimbursement for your expenses from the estate.

Within the First Week

During the first week, there are some top-priority matters that need to be handled—Mark them off as you complete them:

1. Check with the deceased's banks to see if they have any safe deposit boxes.
2. Locate the original Last Will and Testament and/or Trust, and take the time to read it. Consult with a Florida attorney to determine what actions must be taken. Check for an established Trust document. Locate the deceased's letter of instruction, if any.
3. File the original will with the Clerk of the Circuit Court in the County of his/her domicile (legal residence). Florida requires this to be done within 10 days of the date of death.
4. Locate important records and documents, such as vehicle titles, deeds, life insurance policies, driver's license, social security card, passport, birth certificate, divorce decree, legal separation agreements, marriage license, military separation papers, citizenship, and retirement documents.
5. Start a file in which to accumulate statements for any assets, such as bank and investment accounts, annuities, mutual funds, individual stocks and bond reports, employee benefit statements. Also include tax returns for the past three years.
6. Start another file in which to accumulate bills and expenses needing to be paid, and from which you can create a comprehensive list of creditors.
7. Start a notebook, maintaining a detailed list of all **expenses** relating to the final care and/or death of the deceased. You will probably be able to obtain reimbursement for these expenses from the deceased's estate or Trust, and some of these expenses will be deductible to the deceased's estate for estate tax or income tax purposes.
8. In the same notebook, start maintaining a log of the date and amount of **time** you spend carrying out your duties as an executor, Personal Representative and/or trustee, as you may be entitled to compensation reimbursing you for the time you expend in carrying out these duties.
9. Contact the deceased's financial planner, CPA, and estate-planning attorney. They each need to be informed about the deceased's passing, and each will have a role in helping you to do everything necessary to wind up the deceased's final affairs. The attorney will prepare any documents necessary to confirm the authority of the successor Trustee of the Trust, if any. This will give the Trustee access to assets within the Trust to cover costs of the funeral and/or other related expenses.

10. If you have access to the deceased's bank accounts (and the legal authority to do so), stop automatic payments coming out of the deceased's bank account to pay for non-essentials, if any. Similarly, if you have access to the deceased's credit cards, stop automatic payments being charged to the credit card, if any.
11. Request a minimum of ten (10) death certificates from the funeral home. To claim the proceeds of most life insurance policies, investment and bank accounts, and related assets, an original death certificate is usually required to be submitted along with the claim form. You can also visit the U.S. Vital Statistics website, which provides a listing for every state's Department of Vital Statistics from which you can order extra death certificates. The website can be accessed online at <http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm>.
12. Contact all applicable insurance companies (auto, life, health). You will need the following information for each insurance policy: the policy number and/or social security number of the deceased, the full name of the deceased, the date and cause of death, a certified copy of the death certificate.
13. If the decedent is a tenant, track down and contact the landlord to discuss what needs to be done to remove everything from the apartment, and when, and discuss payment of rent in the interim. If the decedent owned a business, the same conversation needs to take place with the landlord of the business premises.
14. If the decedent owned his or her home, notify the mortgage company of the death and make arrangements for payment of the mortgage. If you know the house will probably be sold by the estate or the beneficiaries, and you don't want the hassle of trying to sell everything in the house, you may want to contact a professional estate sale company, which can help organize, value, and sell the furnishings of the house that the decedent's beneficiaries don't want to keep for themselves. Your estate-planning attorney probably has the name of several such companies that can help you with this task. But remember to talk to your attorney first, to verify whether you have the legal authority to sell the assets.
15. If the deceased was over 70 ½ years of age and had an IRA account, and if the death occurred close to the end of the year, quickly verify with his/her financial advisor that he/she has taken the Required Minimum Distribution (RMD) for the year of death. There is a 50% tax penalty for not taking this mandatory distribution prior to the end of each calendar year.
16. If you know that the deceased actively traded stocks online or through a financial advisor, be sure to notify the appropriate brokerage company of the death so they can cancel any outstanding limit orders. Please be patient if they are unwilling to discuss the account with you or follow your instructions until they have received a copy of the death certificate. Even then, they may not follow your instructions until you have provided them with proof of your legal authority to give them instructions on the investment account.
17. Contact the U.S. Post Office to make necessary changes in delivery of mail, if any.
18. Turn off any bills set for auto-pay from the deceased's checking account and turn off any auto-renew accounts (usually automatically charged to the decedent's credit card).
19. Stop home delivery of newspapers, if any.

Within the Second Week

The deceased's financial planner and/or insurance agent, if any, will often help you with some of the following activities:

1. Make an appointment with an attorney to discuss the estate.
2. Contact the insurance agent or agency handling each life insurance policy and request death benefit claim forms. If the deceased had a financial planner, they will often do this for you. Note that most insurers will usually cut a check relatively quickly following the death of a loved one.

(If you know the deceased had a life insurance policy but you cannot find it, contact the American Council of Life Insurers, Information and Reference Service, 1001 Penn Avenue NW, Washington DC 20004. Phone: (800) 942-4242, website: www.acli.com, which offers guidance in tracing missing policies.)

NOTE: Do **not** feel compelled to invest insurance proceeds immediately. Most insurance companies will let you keep the proceeds from a life insurance policy in an interest-bearing cash account until you have a plan for using or investing them.

3. Notify all other insurance carriers (i.e., health, long-term care, umbrella, disability, accidental death, travel, vehicle, homeowners or renter's insurance).
4. Put together a list of all the beneficiaries of the insurance policies with their age, relationship to the deceased, and their current address and phone number.
5. Contact the deceased's current and previous employer(s) to find out whether or not there are any retirement plans or group life insurance policies or other survivor benefits available to the survivor(s) and request the necessary claim forms.

NOTE: Many companies make every attempt to help the families of their employees after a death. They may cut you a check right away for wages owed, vacation pay, sick pay, and life insurance benefits. If the death was the result of an accident on company time, there may also be accidental death and dismemberment benefits.

6. If the deceased was receiving worker's compensation, unemployment compensation benefits, public assistance or other benefits, notify the appropriate state agency to stop the benefits.
7. Gather all the deceased's bills and expenses that are coming due, bank and brokerage statements, and last year's tax return. Determine if any bills must be paid immediately. Contact creditors who are demanding immediate payment and notify such creditors of the death.
8. Locate and organize notes regarding assets and liabilities, such as promissory notes, loans, business interests, patents, and royalties.
9. Check with banks and credit card companies to see if there was additional life insurance connected with the deceased's loans and accounts (e.g. mortgage insurance on the deceased's home).
10. Notify all credit card companies of the death.
11. Cancel any credit cards on which the deceased was the only signer.
12. Obtain bills for last illness from hospital, hospice, and other medical providers.
13. Contact all financial institutions that hold any assets of the deceased. Tell them you need the values of every asset in each account as of the deceased's date of death. Ask them to send you a copy of this information. Note the name, phone number, and address of the individual assisting you.
14. Locate and secure any items mentioned in a governing document, Will or Trust, or documents of title.
15. Do a careful search of the deceased's home for other important documents and potential hiding places. Literally look behind every picture, under and behind drawers and dressers, fan through the pages of books on shelves (a popular place to hide currency), inside toilet tanks, under carpets, and don't forget behind air vents, up in the attic, in the garage, basement, and storage lockers. Do a similar search of the deceased's vehicle(s). Other potential hiding places include:
 - Under refrigerators, freezers, and washing machines
 - Inside boxes of cereal, rice, or oatmeal in pantry, and jars or Ziploc bags in freezer
 - Inside coffee or flour canisters or other pantry items

- Fake electrical outlets or “dummy” PVC piping attached to real pipes
 - Inside an old sock in a dresser
 - Inside pill bottles in a medicine chest
 - Pockets of clothing
 - Hollowed-out books
16. Contact the Veterans Administration for applicable benefits for the deceased and/or surviving spouse and dependent children. You will need the following information: certified copy of the death certificate, copy of your marriage certificate (spouses only), copies of the birth certificate for dependent children. Their phone number is 1-800-827-1000. Their website is www.va.gov.
 17. If the deceased was retired from the military, contact the Defense Finance and Accounting Service (Cleveland, OH) Casualty Assistance Line to report the death and check for survivor annuity (SBP, RSFPP). You will need the following information: a certified copy of the death certificate, a copy of your marriage certificate (spouses only), and copies of the birth certificate for dependent children.
 18. Contact Social Security to check on any available survivor benefits. You will need the following information: A certified copy of the death certificate, social security number of the deceased, social security number of spouse/dependents, birth certificates for spouse and dependent children, approximate earnings of the deceased in past year/last employer. Social Security’s phone number is: 1-800-772-1213. Their website is www.ssa.gov.
 19. If monthly benefits were being paid from Social Security via direct deposit, notify the bank or other financial institution of the beneficiary’s death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.
 20. If benefits were being paid by check, **DO NOT** cash or deposit any checks received for the month in which the beneficiary died or thereafter. Return any such checks to Social Security as soon as possible. Call Social Security to determine where to return the benefit and the exact amount needing to be repaid. Their phone number is 1-800-772-1213. Their website is www.ssa.gov.
 21. A one-time payment of \$255 is payable to the surviving spouse if he or she was living with the beneficiary at the time of death, OR if living apart, was eligible for Social Security benefits on the beneficiary’s earnings record for the month of death. If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the beneficiary’s earnings record in the month of death.
 22. Notify any other organization paying retirement, pension, or paying a monthly annuity of the death. Verify whether the survivor is entitled to continue receiving the payments subsequent to the decedent’s death, and whether they are full or partial payments.
 23. Contact Civil Service Office of Personnel Management if the deceased was an active or retired employee of the Civil Service.
 24. Contact the holder of home/real estate loans for possible mortgage insurance coverage. Notify all creditors of the deceased’s estate of the death. Check on credit life insurance.
 25. Contact any fraternal organizations, unions, or associations the deceased may have been a member of for assistance and to determine benefits.
 26. Review financial paperwork for other details (check stubs, canceled checks, stocks and bonds, real estate, safe deposit boxes, etc.) **Caution:** Do not open any safe deposit boxes without first consulting with an attorney.

27. Consider contacting the “abandoned property” division of any state in which the deceased has lived to see if there were any assets that have escheated to the state. In Florida, the site is <https://www.fltreasurehunt.org>. To find the links to the appropriate agency in other states, see: <http://www.unclaimed.org>.
28. If you are a spouse of the deceased, you should review your own life insurance policies to ensure that ownership and beneficiary designations are still current. If your spouse was the named beneficiary of your policy, you may want to name new beneficiaries to avoid the assets from possibly going through probate upon your death. Also, be sure to review your own present type of insurance and amount of coverage with a financial professional.
29. Similarly, if you were the joint tenant or beneficiary of any other accounts or assets in which the deceased had an interest, action should be taken to re-title the asset in your name alone, in your Trust, if any, or to name new beneficiaries.
30. Cancel voter’s registration for the decedent.
31. Obtain booklet from Internal Revenue Service website (www.irs.gov): Publication 559, “Information for Survivors.”
32. The deceased’s driver’s license should be returned to the state that issued it. Contact local department of motor vehicles (DMV) for details regarding where to send it.

After You Have Received the Death Certificates

1. Process life insurance claims
2. Notify Social Security of the death, and if appropriate, apply for survivor Social Security Benefits at (800) 772-1213 (and/or the Veteran’s office at (916) 731-7300, if applicable) and inform them of the death of the individual. Otherwise you will be required to pay back any monies that are overpaid to the deceased. The funeral home will often notify Social Security. But be sure to confirm with them whether they have done this for you.
3. Close credit card accounts and destroy credit cards.
4. Notify banks and brokerage firms and remove the deceased’s name from any joint accounts.
5. Meet with the deceased’s financial planner or yours, as appropriate, to develop a long-term investment plan for the estate assets, including any life insurance benefits to be received.

Within the Next Few Weeks after Death

1. Gather and organize all legal and financial documents:
 - a. Estate planning documents, such as Wills and Trusts
 - b. Bank accounts owned by the deceased, individually or jointly
 - c. Investment or brokerage accounts owned by deceased, individually or jointly
 - d. Mutual funds owned by the deceased, individually or jointly
 - e. Annuities and/or life insurance policies owned by the deceased
 - f. Certificates of Deposit in the deceased’s name, individually or jointly
 - g. Stock certificates registered in the deceased’s name, individually or jointly
 - h. Any promissory notes under which the deceased was entitled to receive payment
 - i. Titles to motor vehicles and/or mobile homes that are listed in the deceased’s name
 - j. Deeds to real property, vacation homes, time shares, etc. in the deceased’s name

- k. Any appraisals of jewelry, artwork, coin collections, or other valuable personal property owned by the deceased
2. Gather all current and/or past due bills, statements, claim forms, etc. Obtain the account balance on mortgages, loans, checking and savings accounts, and investment accounts as of the date of death.
3. Set up an initial meeting with the attorney, CPA, and financial planner to identify what needs to be done and coordinate who will do it.
4. If the decedent was over 70 ½ years of age at death and had an IRA or other retirement account, verify that the annual Required Minimum Distribution to the decedent has been made (There is a 50% IRS penalty if the RMD is not taken each year).
5. Gain access to and inventory any safe deposit box (Note: You may need the probate court's approval to do so).
6. Bring original Will, financial document balances, death certificates, and inventory of safe deposit box to meeting with attorney.
7. If there is a provision in the Will or a separate writing leaving the decedent's motor vehicle to a named individual, locate the registration (i.e. Certificate of Title) to the vehicle and have the title changed to the person named to receive it. Remember, it may be an electronic ("paperless") certificate of title as opposed to a paper Certificate of Title.
8. A final income tax return will need to be filed for the decedent (there is a place on the form to mark "Final Return.")
9. If there is a Revocable Living Trust in the decedent's name alone, locate the successor Trustee and arrange for a new tax ID number to be issued, as the trust is now, most likely, irrevocable. The new trustee will need to arrange for the filing of annual fiduciary income tax returns for the trust (IRS Form 1041).
10. If there is a joint Revocable Living Trust in the decedent's name along with the decedent's surviving spouse, review with your estate-planning attorney and/or financial advisor whether the tax identification number of the trust needs to be changed into the social security number of the surviving spouse.
11. Some of the tasks that will need to be addressed include the following:
 - a. File the original will with the Clerk of the Circuit Court in the County of his/her domicile (legal residence). Florida requires this to be done within 10 days.
 - b. See an attorney to determine whether a petition for probate of the Last Will and Testament must be filed.
 - c. Begin to prepare for filing the estate tax return (Form 706). Some of the forms and documents you have been collecting will be needed by your CPA or attorney to document date of death calculations for that return.
 - d. Your attorney or CPA can assist you with finalizing and understanding any legal documents and/or forms that you have received.
 - e. The financial planner and estate attorney can also assist you with funding the trusts (if applicable) and with making distributions to any beneficiaries.
 - f. The financial planner and CPA can help you make IRA and pension plan election decisions.

Within Two to Six Months

1. If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant. Notify insurance company and lender of the change.

2. If individual stocks or bonds, brokerage accounts, bank accounts, etc., are held in joint tenancy, or have a named beneficiary, contact stockbroker and/or bank to change their records to reflect ownership only by the surviving joint tenant or beneficiary.
3. If you are a surviving spouse and owned your home jointly with the decedent, contact your local property appraiser's office to see if they offer an additional real estate tax exemption for surviving widows/widowers.

Some Final Things to Consider

1. When you are ready, taking charge of the financial affairs can help the healing process. It gives people focus and empowerment when they may need it the most.
2. If applicable, contact a human resources (HR) representative of the deceased's employer for help with retirement plans. A surviving spouse will usually be able to roll over money from the deceased spouse's retirement plan into his or her own IRA. In most cases, doing so will make sense, but if you are considerably younger than your spouse you may want to keep the assets in your spouse's retirement plan. That may allow you to tap into those assets at a younger age without penalty. Discuss this with your financial advisor before making any irrevocable decisions as the tax consequences can be substantial.
3. Make sure you have sufficient cash on hand. One of the biggest concerns immediately following a death in the family is making sure the survivors have enough cash to meet their current expenses as well as funeral costs. You may want to take part of your life insurance proceeds or other death benefits and increase your cash reserves. Try to have at least six months' worth of living expenses covered in a money market or other very accessible account. This will help ensure that you are not too rushed into making other major financial decisions right away.
4. Consider creating a lasting memorial. One of the most healing experiences for survivors is to find a way to honor the people they have lost. Whether it's through a brick paver in a memorial walkway, a scholarship in the name of your loved one at his or her alma mater, or a donation to a favorite charity, creating a tangible remembrance is an important part of paying tribute to those who have blessed our lives.
5. If you wonder if you could benefit from any type of bereavement counseling or other support, you probably could. Please feel free to ask your financial professional for a list of community resources. Don't overlook the vital role your church, synagogue, or mosque may play in providing spiritual and social support for you and the family involved.
6. For many, particularly those who are not the chief financial decision makers in the household, professional financial counseling may be a comfort. Be sure to carefully screen financial advisers before you agree to work with them.
7. After having gone through all this, if you have not already done so, you may want to treat this as your wake-up call to create your own estate plan, and take whatever action may be needed to make your own passing easier on your heirs and loved ones. Be sure to encourage your friends and family members to do the same.

Helpful Phone Numbers and Websites

The following is a list of phone numbers and websites that you may find useful:

1. Social Security: 1-800-772-1213
www.ssa.gov
2. Internal Revenue Service: 1-800-829-1040
www.irs.gov
3. Veterans Administration 1-800-827-1000
www.va.gov/

4. Civil Service Personnel Management Office 1-888-767-6738
www.opm.gov/retirement-services/contact-retirement/
5. Military Benefits - DFAS Casualty Assistance Office (Cleveland) 1-800-269-5170
www.military.com/benefits/
6. Office of Service Members Life Insurance 1-800-419-14736.
www.insurance.va.gov/sglisite/miscellaneous/contact.htm
7. U.S. Vital Statistics - a site that provides a listing of every state's Department of Vital Statistics (a good resource for information on ordering certified copies of death certificates).
www.cdc.gov/nchs/w2w.htm
8. Dept. of Public Debt, U.S. Treasury, for information on the transfer of ownership of U.S. Treasury bills, notes, and bonds.
www.treasurydirect.gov/
9. Unclaimed property – Every state has its own department for helping you to locate abandoned or lost assets, such as from a safe deposit box or unclaimed insurance policy. This link will help you locate your state's unclaimed property division. (Remember to search ALL states in which the decedent has resided)
www.unclaimed.org.

Supplement “A”

Additional Checklist Specifically for a Surviving Spouse

As a surviving spouse, it is important for you to take whatever action is necessary to protect yourself and your loved ones. For example, if you and your spouse were joint owners of bank accounts, your house, or other assets, you should consider speaking to your attorney about retitling the assets, putting them into a trust, or naming new beneficiaries to avoid the assets from going through probate or being inherited by someone whom you didn't want upon your death. Or, if you have minor children, your legal documents may need to be updated to name new guardians to take care of them in case something happens to you.

Many of the items in this checklist are included in the preceding Survivor's Checklist, but this checklist contains additional matters of importance to be considered by a surviving spouse.

IMMEDIATE CONCERNS

- ___ Have you contacted family members, friends, and your spouse's employer and informed of his/her death?
- ___ Have you reviewed your spouse's written wishes as to details regarding his/her funeral, burial, cremation, celebration of life, and other matters?
- ___ Have you engaged a funeral home and funeral director?
- ___ Have you organized the funeral service (memorial and/or celebration of life)?
- ___ Have you arranged for burial, interment, cremation, or donation of body?
- ___ Have you drafted and sent the obituary to the appropriate newspapers/publishers?
- ___ Are arrangements for payment of funeral expenses complete?
- ___ If your spouse was a business owner, have provisions been made for the short-term continuation of the business, if any?
- ___ If your spouse was an active investor in the financial markets (particularly if he/she used limit orders to buy or sell securities, stop loss orders, or invested in options or futures) has the financial advisor been notified of his or her death?

DOCUMENTS THAT WILL BE NEEDED

- ___ Birth certificate
- ___ Marriage certificate
- ___ Divorce decree / Property settlement agreement
- ___ Premarital (prenuptial) or post-marital (postnuptial) agreement
- ___ Military service documents
- ___ Death certificate
- ___ Life insurance policies
- ___ Investment statements (bank accounts, investment accounts, annuities, mutual funds, individual stocks, individual bonds, etc.)
- ___ Last Will and Testament
- ___ Trust agreement
- ___ Tax returns
- ___ Employee benefits statements
- ___ Deeds to real estate
- ___ Titles to vehicles, boats, etc.

ADVISORS TO BE NOTIFIED

- Attorney
- CPA / Accountant / Tax Advisor
- Investment Advisor / Financial Planner
- Insurance Agent
- Clergy
- Other

INSURANCE AND BENEFICIARY CONSIDERATIONS

Have you filed claims for potential death benefits from these sources?

- Individual life insurance policies
- Group life insurance policies
- Employer-sponsored life insurance policies (don't forget previous employers)
- Accidental death and dismemberment policies
- Travel insurance policies (if death occurred on vacation or on trip)
- Mortgage life insurance policies
- Credit life insurance policies
- Social Security (survivor's benefits)
- Military (survivor benefits)
- Federal employee benefits
- State employee benefits
- Civil service benefits
- Union benefits
- Fraternal, religious, or other organization benefits (some offer life insurance benefits)
- Investment account assets of which you were named as a beneficiary
- Investment account assets owned with your spouse as joint tenants with rights of survivorship (JTWROS) or Tenants by the Entireties
- Retirement accounts on which you are named a beneficiary
- Pension benefits (survivor benefits)
- Qualified retirement plan / IRA benefits

SETTLING THE ESTATE

- Have the executor (Personal Representative) of your spouse's will, trustee of any Trust, Guardians for minor children, and heirs and other beneficiaries been contacted?
- Have an attorney and/or other advisor(s) been contacted?
- Have you accumulated all the documents required to administer his or her estate?
- Will a probate estate be necessary (consult with your attorney)?
- Has a Taxpayer Identification Number (TIN or EIN) been obtained for the estate (this will probably be done by or through your attorney)?
- If your spouse had a Trust, either individually or jointly with you, will the tax ID or social security number need to be changed on the Trust?
- Have creditors been notified?
- Have other institutions been notified?
- Have assets been distributed to heirs/beneficiaries?
- Have appropriate estate and income tax returns been filed for the estate?

TAX PLANNING CONCERNS

- Has a tax advisor been contacted to see how your tax situation may have changed?
- Has a final tax return been filed for the decedent?
- Has a change in your tax-filing status been evaluated?
- Have tax consequences of previous gifts been considered?
- Have tax consequences of inherited assets been considered?
- Has a portability election for preservation of estate tax exemption been filed?

RETIREMENT PLAN AND RETIREMENT PLANNING CONCERNS:

- If your spouse was 70 ½ years of age or older, has the annual required minimum distribution (RMD) been taken from his/her retirement account?
- Have you had your own retirement planning needs re-evaluated?
- Have you updated beneficiary designations on your own existing IRAs and retirement plans?

IMPORTANT THINGS YOU SHOULD BE CERTAIN TO REMEMBER TO DO

- Update your Last Will and Testament (if needed), including the named representatives
- Update your Trust (if needed), including the named successor trustees
- Change tax ID number to any joint Trust you may have had with your spouse
- If your spouse had his/her own Trust, apply for a new tax ID number (EIN) with IRS for the Trust
- Update your medical directives, if needed, including the named representatives
- Update your Living Will, if needed, including the named representatives
- Update your durable power of attorney, if needed, including the named representatives
- Update beneficiary designations and/or joint ownership (title) to **ALL** assets with your banker, investment advisor, and insurance agent
 - Real estate
 - Vehicles
 - Investment accounts
 - Retirement accounts
 - Bank accounts
 - Safe deposit box
 - Individual stocks and bonds
 - Stock ownership plans directly at company (DRIP plan) or transfer agent (e.g. Computershare)
- Review your tax filing status with your tax-preparer/advisor;
- Make arrangements with your county tax collector to preserve your homestead deduction for real estate taxes, if needed
- If you owned your home jointly with the decedent, check with your local property appraiser's office to see if they offer an additional real estate tax exemption for surviving widows or widowers
- Review and reevaluate your:
 - Budget
 - Tax situation
 - Retirement situation
 - Income sources
 - Expenses (fixed and variable)
 - Credit situation (do you need to establish your own credit?)
- If you have minor children, name Guardians for them, and provide for their educational and other needs, etc.

