

Checklist: What to Do When a Loved One Passes

We want to extend our heartfelt condolences to you and your family during this difficult time. The loss of a loved one can be overwhelming – both emotionally and practically – and we understand the many responsibilities that may suddenly fall on your shoulders.

This checklist is intended to serve as a helpful guide as you navigate the estate and financial matters ahead. Please know that not all items listed will apply to every situation, and that's okay. We are here to support you every step of the way and can help answer questions, coordinate with other professionals, and provide guidance tailored to your needs.

Documents to Gather and Review

- ☐ Death Certificate (multiple certified copies, typically 5–10)
- ☐ Original Last Will and Testament (and any Codicils)
- ☐ Trust Documents (Revocable, Irrevocable, etc.)
- ☐ Marriage Certificate
- ☐ Divorce Decrees and/or Child Support Documents
- ☐ Birth Certificates of Children/Heirs
- ☐ Social Security Card
- ☐ Military Discharge Papers
- ☐ Deeds to Real Estate
- ☐ Vehicle Records Including Titles and Loan Documents
- ☐ Life Insurance Policies
- ☐ Health Insurance Policies
- ☐ Current Bank Account Statements
- ☐ Investment Account Statements (brokerage, mutual fund, annuities, etc.)
- ☐ Retirement Account Statements (IRAs, 401(k)s, pension plans, etc.)
- ☐ Employer Equity Compensation Plan Statements (Stock Options or Restricted Stock)
- ☐ Recent Tax Returns (last 2–3 years)
- ☐ Household Budget Documents (Utility and Service Bills)
- ☐ Beneficiary Information on Financial Accounts and Insurance
- ☐ Business Agreements or Interests
- ☐ Safe Deposit Box Inventory and Key

Week 1–2: Immediate Tasks

- ☐ Obtain certified copies of the death certificate (typically 5–10)
- ☐ Arrange for funeral or memorial services
- ☐ Secure the home and personal property
- ☐ Notify family, close friends, and employer
- ☐ Ask the employer about continuing medical benefits
- ☐ For private health insurance policies, contact the insurance company to remove your loved one from a family policy, buy a new policy, or cancel the policy
- ☐ Care for dependents and pets
- ☐ If there are minor children, notify their school
- ☐ Begin gathering important documents (*use the list above to help gather documents*)

Week 2-4: Legal and Financial Notifications

- ☐ Contact attorney, financial advisor, and tax advisor
- ☐ Begin probate process (*if applicable*)
- ☐ Apply for Letters Testamentary
- ☐ Notify Social Security Administration
- ☐ Notify Veterans Affairs (*if applicable*)
- ☐ Notify insurance companies and begin claims process for life insurance
- ☐ Notify banks, brokerages, and other financial institutions
- ☐ Forward mail via USPS to executor or trusted individual
- ☐ Update homeowners' insurance and secure vacant property

Month 2-3: Organize the Estate

- ☐ Open an estate bank account
- ☐ Inventory all assets and debts
- ☐ Order property appraisals (*if required*)
- ☐ Close unused credit cards and accounts
- ☐ Cancel unnecessary services or subscriptions
- ☐ Continue working with attorney or executor
- ☐ Notify all beneficiaries and heirs
- ☐ File for survivor benefits (Social Security, VA, pension, etc.)
- ☐ Notify the 3 credit bureaus
- ☐ Work with CPA or Tax Advisor to prepare final returns

Final Steps:

- ☐ Pay final bills, debts, and taxes from estate funds.
- ☐ File final income tax return and estate tax return (*if required*)
- ☐ Distribute assets according to the Will or Trust
- ☐ Keep all records and copies of transactions for your files

Optional But Helpful:

- ☐ Create a timeline or spreadsheet to track progress
- ☐ Keep a log of who you talk to, including names and dates
- ☐ Organize all paperwork in a binder or digital folder

We understand that losing a loved one brings not only emotional hardship but also a great deal of responsibility. Please remember that you don't have to navigate this alone. Our team is here to walk alongside you – to answer questions, coordinate next steps, and provide support tailored to your unique situation. If you need assistance at any point, we encourage you to reach out.