

Death of a Loved One Checklist



Losing a loved one can be a difficult and confusing time. This guide is intended to help you through the matters that require attention and guide you in your efforts.

First Steps

- Make any anatomical gifts based on the deceased's wishes
- Inform close family members, friends and clergy
- Contact your preferred funeral home as soon as possible
- Arrange the funeral, burial or cremation and memorial service and arrange any cultural rituals
 - *Look among the deceased's papers for a letter of instruction containing final wishes
- Alert their place of work and any volunteer/professional organizations
- Contact your own place of work to arrange for bereavement leave
- Recruit family members to help notify others and place an obituary in the local paper
 - *Ask someone to be at the decedents residence during any funeral services
- Obtain death certificate—Get several certified copies as you will need to distribute these to various agencies and companies
- Arrange to retrieve your loved ones belongings if any are located outside of the home; also, collect any final payments from their employer, professional organizations or unions

Financial Matters

- Seek the advice of an accountant or tax advisor and a financial planner
- Review the financial affairs for the following items:
 - Wills/Trusts
 - Deeds/Titles
 - Marriage/Birth/Adoption/Death Certificates
 - Social Security Cards
 - Tax Returns
 - Military
 - Do you qualify for VA benefits; life, burial, or long-term care?
 - Military discharge papers
 - Pension/Employer Retirement Plan Account Statements
 - Investment Accounts/Retirement Accounts
 - Consolidate IRAs, if possible
 - Consolidate other accounts, if possible
 - Update beneficiaries on the survivors accounts, if applicable
 - Have Required Minimum Distributions been taken for the calendar year?
 - Stocks owned in Certificate Form
 - Retitle if necessary
 - Convert to electronic shares
 - Bank Account Statements (Checking, savings and Certificates of Deposit)
 - Credit Cards and Statements
 - Cancel cards held in the decedents name only
 - Insurance Policies
 - File life insurance claims
 - Notify disability income insurance carriers
 - Notify health insurance provider
 - Notify long-term care provider
 - Contact your property/casualty agent for home, auto, and umbrella
- Retitle jointly held accounts
 - Leave one joint account or account titled in the name of the Decedents Trust for at least one year
- Report the death to Social Security

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- Locate and list the deceased's assets and liabilities and keep up on payments while the estate is being settled
 - Was their life insurance provided; check the fine print of your credit card terms, for example.
- Cancel subscriptions, services, clubs, memberships, online retailer accounts and contracts
- Frequent Flyer, Hotel and Credit Card Points
- Safe Deposit Box
- Cancel cell phone
- Confirm you are named on all utilities
- Notify all credit bureaus

Estate Settling

- Identify the executor and take inventory of the estate
- File documents with probate courts where necessary
- Determine if a federal estate tax return needs to be filed and the time period for doing so
- Distribute the estate to the beneficiaries

Other

- Close email and social media accounts (Facebook, Twitter, etc.)
- Cancel driver's license
- Arrangements for pets
- Locate keys to cars, home, security codes and passwords
- Consider changing the locks on any residence to limit unknown access to the property

Additional Resources

- Do Not Call Registry – www.donotcall.gov
- Direct Marketing Association – www.dmaconsumers.org. Allows you to stop marketers from sending direct mailings, phone calls etc.
- www.thedma.org - Stops SPAM and other unwanted e-mail solicitations.
- Look for organizations to donate clothing when you're ready; your church, homeless shelters, etc.
- IRS – www.IRS.gov

Future Planning

- Consider updating your own estate planning documents and reevaluating your insurance needs, investment options and budget

Honoring Your Loved One

- For veterans: Check you local community for things like the Walk of Honor at the Liberty Memorial in Kansas City
- Make a quilt out of their clothes
- Plant a Memorial Tree dedicated in their name
- Dedicate a park bench in their name

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Personal Care

- Continue to go for regular doctor's visits; routine physicals, etc. Don't ignore any symptoms that may indicate a health issue.
- Monitor if you are sleeping enough – take breaks during the day for quiet time, reflection and rest. Grief is exhausting.
- Go for walks, stretching, meditation and prayer.
- Schedule recurring self-care appointments on your calendar.
 - *Beauty treatments, spiritual practices, exercise, and routine outings with friends and family.*
- Journal: Reflect on your time together and with your family
- Suggested Reading:
 - *Heartbroken: Healing From the Loss of a Spouse* by Gary Roe
 - *Second Firsts: Live, Laugh, and Love Again* by Christina Rasmussen
 - *The Grief Recovery Handbook* by John W. James and Russell Friedman
 - *Good Grief* by Granger E. Westberg
- Do not make any important decisions during periods of strong feelings of anger, betrayal, loneliness, sadness and frustration. Postpone making the decision for at least a few weeks – aim your focus at sticking to a daily routine.
 - Ex: Selling your house, moving in with or closer to family, buying insurance, lending or giving money to a family member/friend or making any major investments.
- Begin a Renewal of Life Exercise: Reflect on the basic areas of your life: family & friends, fun & recreation, financial well-being, personal growth, home environment, and spiritual enrichment. What are your new aspirations toward your happiness and life.

Searcy Financial Services is always available to discuss the suitability of the items presented as they relate to your circumstances. Please note that the information provided highlights items to consider during this time, and should not be considered a comprehensive list for your particular situation.