

# A checklist to guide you through a loss

*When a loved one passes away, it can feel overwhelming.*

*To help you through this difficult time, we're offering this list as a starting point.*

*We hope this will help you take care of your loved one's final affairs.*



## Focus on you

- Stay in touch with your family and friends. Don't be afraid to reach out for their help and support.
- Contact your and your loved one's employer and ask about any grief support services or resources that they offer.
- If you feel you need additional support, don't be afraid to talk with a professional counselor or join a grief support group.
- Take a look at your finances and think about what has changed and/or will change in the future.
- If your health insurance is through your loved one's policy/employer plan, contact the health insurance company to ensure you still have coverage.
- Review your will, along with any trusts or power of attorney documents you may have, and consider what changes need to be made. You may wish to speak with an attorney to help you make any changes.

## Important Documents

- Did your loved one pre-plan their funeral arrangements or leave any notes about their final wishes? If so, find these documents and review them.
- Did they have a will? Did they have a trust? Did they grant anyone power of attorney for their finances or healthcare? If so, find these documents and review them.
- Did they have an insurance agent, financial planner, tax preparer, attorney, or accountant? If so, contact them to let them know of the passing of your loved one and ask for help with finding their insurance policies, retirement accounts, bank accounts, and similar documents.
- If you think your loved one has life insurance or annuities but can't find their policy information, go to the NAIC (National Association of Insurance Commissioners) website and sign up for their Life Insurance Policy Locator Service.
- Did they have bank accounts, pensions, annuities, retirement accounts, investment accounts, safe deposit boxes or other accounts with a bank, credit union, or financial service? If so, find their account statements and review them.
- Did they have any loans, utility bills, credit cards, newspaper/magazine/online subscriptions, or other bills in their name? If so, find their account statements or bills and review them.
- Contact the credit reporting agencies (TransUnion, Equifax, and Experian) to notify them of your loved one's passing and request a copy of their credit report.
- Did they have any insurance policies (life insurance, health insurance, auto insurance, renters or homeowners insurance, etc.)? If so, find the insurance policies and review them.
- Contact their current employer or most recent employer and ask whether they're covered by any employee-related insurance policies or retirement benefits.
- Contact the funeral home and order certified copies of the death certificate. A good rule of thumb is 10 – 12 copies or one copy for filing the will and at least one for each bank account, insurance policy, etc., plus one or two extras just in case.

## ***Life Insurance***

- Contact your loved one's insurance agent for help with insurance policies. They'll be happy to help you file claims, make any updates to insurance policies, and close any insurance policies that are no longer needed.
- If you are a beneficiary of any of your loved one's life insurance policies, file a death claim.
- Double-check, and if needed, update your beneficiaries on your own life insurance policies, retirement accounts, etc.
- Communicate with family and friends to make sure they update beneficiary information on their policies.
- Remind your family and friends to check the beneficiaries on their policies and accounts.

## ***Government Benefits***

- Contact the Social Security Administration to notify them of your loved one's passing and ask for their help filing any benefits for them and yourself.
- If your loved one was a veteran, contact the VA to notify them of their passing and ask for help filing any benefits for them and yourself.
- If your loved one had Medicare or Medicaid coverage, notify them of your loved one's passing and ask for their help filing any benefits for them and yourself.

## ***Financial and Household Accounts***

- Contact an attorney if you need help managing your loved one's Estate (anything owned by them when they passed away, including bank accounts, real estate, vehicles, etc.). If you're not sure if you can afford an attorney, you can contact your local Legal Aid Society for assistance.
- Contact the banks, credit unions, and other financial services where your loved one had accounts and ask to close or change ownership of the accounts due to their passing. Also, ask if there are any insurance benefits included with their accounts.
- Contact the lenders through which your loved one had loans to notify them of their passing and ask for the next steps in settling their debts. Also, ask if there are any insurance benefits included with their accounts.
- Contact the credit card companies where your loved one had accounts and ask to close or remove their name from any accounts due to their passing. Also, ask if there are any insurance benefits included with their accounts.
- Close all bank or other financial institution accounts or change ownership.
- Contact one of three credit bureaus, report the death and collect a copy of the deceased's credit reports needed for estate settlement purposes. The bureau you contact will contact the other two bureaus.
- If your loved one was receiving a pension or other retirement payments, contact the account administrator to notify them of your loved one's passing and ask for help with the next steps.
- Contact the utility companies about any accounts in your loved one's name and ask to close or change the name on the account due to their passing.
- Contact any other companies where your loved one had subscriptions, services, or other accounts and ask to close or change ownership due to their passing.

## ***Social Media/Online Accounts***

- Find and close all of your loved one's email accounts. You may also wish to check their contact lists and reach out to anyone who may need to know about their passing.
- Find and either close or memorialize their social media accounts.
- Find and close any of their other online accounts.