

SURVIVOR'S CHECKLIST

WHEN A SPOUSE OR LOVED ONE DIES

When someone dies there are many important things that need to be addressed by the survivor or survivors, and some of those things that need to be addressed are time sensitive. Due to the emotional shock of the death of a spouse or a loved one, this can be an overwhelming process for the survivor(s). The following is a checklist of some of the important things that need to be addressed when a spouse or loved one dies:

Immediate Steps:

- Determine if decedent was an organ donor.
- Determine if decedent left instructions regarding his or her funeral or memorial service, or burial or cremation arrangements.
- Notify friends and family.
- Determine if any portion of the funeral has been prepaid and/or if the decedent has purchased a burial plot.
- Choose a funeral home and arrange for the funeral or memorial service.
- If decedent was a veteran, contact the local VA office to apply for applicable VA benefits including burial allowance, government headstone, ceremonial American flag, and any other potential benefits.
- Prepare decedent's obituary.
- Make arrangements, if necessary, for the caring of decedent's pets.
- Consider having someone stay at the decedent's home during the funeral or memorial service to discourage potential burglars.
- If no one is residing at decedent's home:
 - Secure decedent's vehicle and valuables, including cash, jewelry and collectible items.
 - Change the locks.
 - Contact the decedent's homeowner's insurance agent.
 - Contact the post office for the purpose of forwarding the decedent's mail.
 - Dispose of perishable items.
 - Keep a list of all flowers, cards and donations that were made so that they can be acknowledged.

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Although this list is comprehensive, it is not meant to be exhaustive, and it is recommended that the spouse, the survivor(s), and/or any other person who has legal authority to act on behalf of the decedent, consult with an attorney and/or other appropriate advisors to help them through this process.



JAY DAVID'S

main focus is to provide his clients with quality legal representation with an end goal of helping his clients achieve their objectives in a timely manner.

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Jay is an estate planning attorney in Grand Rapids who has prepared a wide variety of lifetime and estate planning related documents. These include Wills, Durable Powers of Attorney for Financial Matters, Designations of Patient Advocates and Durable Powers of Attorney for Health Care, Living Wills, DNRs, Authorizations for Use and Disclosure of Protected Health Information under HIPAA, Prenuptial and Postnuptial Agreements, Trusts (Single, Joint, Tax Planning Revocable Trusts, Pet Trusts, Special Needs Trusts, Irrevocable Trusts) and Trust funding documents.



After the Funeral *:

- Locate decedent's important papers, including:
 - Legal documents including decedent's will and/or trust, and any other pertinent estate planning documents.
 - Life insurance policies.
 - Annuities.
 - Social Security card.
 - Tax returns.
 - Bank and broker statements.
 - Investment account statements.
 - Stock certificates, bonds and mutual funds.
 - Pension/retirement plan statements.
 - Motor vehicle titles.
 - Corporate stock certificates, limited liability company membership certificates or other documents evidencing ownership in a business or businesses.
 - Real estate deeds, land contracts, mortgage documents and promissory notes (including notes evidencing monies owed to decedent and monies owed by decedent).
 - Car insurance policy.
 - Homeowner's insurance policy.
- Obtain copies (10-20) of decedent's Death Certificate.
- Locate the names and contact information of the decedent's professional advisors.
- Locate the decedent's user names and passwords to access computers and online accounts, as well as decedent's cell phone and other electronic devices.
- Determine if there is a safe deposit box and if so, who has access to it.
- If the decedent was employed, contact the employer's benefit's department to determine whether any death benefits are available and if so, the names of the beneficiaries who are to receive such benefits.
- Contact decedent's financial advisor(s) and advise them of decedent's death.
- Determine if there are any life insurance benefits available through existing credit cards.
- Cancel decedent's credit cards, automatic bill payments, club memberships, car lease, cell phone plan, magazine subscriptions, prescriptions, etc.
- Cancel home services that are no longer needed such as cable, internet, telephone, newspaper, trash pick-up, etc.
- Cancel decedent's voter's registration.
- Cancel decedent's membership in organizations, professional or otherwise.
- Cancel decedent's social media accounts.
- Cancel doctors and/or other appointments that have been scheduled for the decedent.
- Contact the three major credit agencies (Equifax, Experian and Transunion) to report decedent's death.
- Notify decedent's creditors and pay any undisputed bills for which decedent's estate is legally responsible*.
 - *If either a probate administration or a trust administration is determined to be necessary, then the personal representative or trustee, as the case may be, should be the one to handle the payment (or dispute) of decedent's debts.
- If you are the decedent's spouse or a dependent child, contact the Social Security Administration to inquire about the one-time death benefit, as well as survivor benefits.
- Contact auto and homeowners insurance companies to report the decedent's death and update the coverage of those policies.
- If you are named as the beneficiary on the decedent's life insurance policy, annuity, IRA, 401k or any other investment, seek help in applying for those benefits.
- If you have named the decedent as a beneficiary on any life insurance policy, annuity, IRA, 401k or any other investment, remove decedent and name someone else as beneficiary in his or her place.
- Meet with decedent's attorney to review decedent's will and/or trust.
 - If it is determined that probate is necessary and you are the named personal representative, initiate probate administration with the attorney's help.
 - If no probate is required but there is a trust and you are the named trustee, then initiate trust administration with the attorney's help.
- Consult with the decedent's business attorney regarding any business interests decedent owned.
- Consult with decedent's tax professional regarding the filing of any necessary tax returns required for the tax year in which the decedent died.
- Remove decedent's name from the title of any assets that were jointly titled between the decedent and you.
- If you are the decedent's spouse, update your estate planning documents, removing the decedent as a beneficiary and a fiduciary, if necessary.

* If the funeral is delayed, there should be no similar delay in addressing these matters.