

Probate Checklist : What to do After a Death

The weeks following a death can be an emotional and overwhelming time. This checklist provides practical steps to help navigate this difficult process. It is best to review this checklist before a death occurs so you can be prepared and have a better understanding of the process.

CHECKLIST : WHAT TO DO AFTER A DEATH

- Secure major property.** If your loved one lived on their own, make sure their house and any vehicles are locked and secured. If the home is vacant, consider notifying the landlord and/or police to periodically check on the property. Also secure any offices or other property owned by the deceased.
- Contact a probate attorney.** Settling an estate involves several tasks and processes. Some duties require a quick turnaround, so it's best to contact your lawyer immediately. An probate attorney can assist with settling your loved one's estate and handling any additional details, this includes transferring assets and handling probate issues.
- Locate any essential financial documents** including: stock certificates, title documents, bearer bonds, bank statements, brokerage statements, deeds, prenuptial agreements, etc.
- Obtain several death certificates.** These are generally provided by the funeral home or county hall. You will need multiple copies for financial institutions, government agencies, and insurers.
We suggest obtaining 10 - 15 certificates of death.
- Locate and review any estate documents.** This includes a will, trust, or power of attorney.
- Open a bank account.** If necessary, the estate's executor should open a bank account for the deceased's estate.
- Open a probate.** If your loved one had a will, deliver it to the appropriate county or city office to have it accepted for probate. This is usually done with the assistance of a probate attorney.
- Contact the Social Security Administration** and any other agencies that make monthly payments to the deceased. Terminate monthly payments and inquire about any further benefits. (1-800-772-1213)
- Contact the Veterans Administration** if necessary. If your loved one served in the Armed Forces, the Veterans Administration (VA) may cover costs associated with death or offer benefits. They will also terminate any monthly payments the deceased may be receiving. (800-827-1000; va.gov)
- Notify life insurance companies.** Fill out the claim form for any life insurance policies held by the deceased. Also, suggest that friends and family update their life insurances policies if they covered your loved one.
- Notify other insurance carriers.** This could include health insurance, car insurance, homeowner's insurance or anything else. Depending on the policy, reach out to either the insurance company or your loved one's employer to stop coverage. If the deceased was on Medicare, the Social Security office will inform them of the death, but if your loved one had Medicare Prescription Drug Coverage (Part D), a Medicare Advantage plan and/or a Medigap policy, you need to call and cancel these.
- Determine liabilities** including mortgages, owed taxes, credit card debt, and unpaid bills.

CHECKLIST : WHAT TO DO AFTER A DEATH (continued)

- Identify and pay important bills.** Make a list of bills that are likely to be due (e.g. mortgage, car payments, electricity). Set up a plan to ensure these bills continue to be paid on time.
- Notify banks or mortgage companies.** If you're unsure of what accounts your loved one held, use their mail and their online accounts to identify open accounts. Take copies of the death certificate to each bank and change ownership of the accounts. You may need a court order to inventory a safe deposit box if a key isn't available.
- Notify credit card companies and pay off balances.** Leverage your loved one's mail, wallet, and any online accounts to identify open credit card accounts. You'll likely need to provide a copy of the death certificate. Close all accounts. Work with creditors to pay off any outstanding balances. Usually, the executor of the estate will handle debt liquidation. Don't pay more than the estate can afford; you aren't personally liable for your loved one's debts unless you're married or are a co-signer on a loan.
- Discontinue utilities.** If the house or apartment will be vacated, ensure that utilities are shut off. Contact and terminate any household utilities, TV, internet, or recurring services.
- Terminate subscriptions** of newspapers and magazines.
- Arrange for the Post Office to forward mail.** Verify that important mail is delivered where it's needed—most likely, to the executor of the estate.
- Contact pension agency** if applicable. Terminate monthly payments and access claim forms.
- Finalize any Medicare details.**
- Cancel the deceased's driver's license and passport.** This will help to prevent identity theft.
- Cancel voter's registration card** to prevent voter fraud.
- Close out email accounts.** Once you have all necessary information on other accounts, it's a good idea to permanently close your loved one's email accounts as an additional step to prevent fraud and identity theft. Every email provider has their own process, so do a quick online search to figure out which steps to take.
- Contact and notify membership organizations, social clubs, or groups.**
- Notify credit reporting agencies.** Provide copies of the death certificate to Experian, Equifax and TransUnion to minimize the chances of identity theft. It's also a good idea to check your loved one's credit history after a month or two to confirm that no new accounts have been opened.
- Contact an accountant or tax preparer.** Determine whether an estate-tax return or final income-tax return needs to be filed.
- Contact the person's investment adviser,** for information on holdings.
- Inventory and Distribute Personal Belongings.** The personal representative of the deceased should determine which of the deceased's belongings to keep, which to distribute to family and friends, and which to donate or sell.

