



What to Do When a Loved One Dies

The death of a loved one is one of the most difficult events we face during our lives. Yet, we are expected to immediately handle many numerous financial, legal, business, and emotional issues. Utilizing this checklist and trusted professionals such as clergy, funeral directors, attorneys, accountants, and financial planners, can lighten the load.

The following checklist is not an all-encompassing but should assist you with some basic matters.

Time of Death Tasks

- Determine if organs are to be donated
- Notify immediate family and close friends
- Notify clergy
- Arrange for care of dependent children or dependent adults
- Arrange care for pets, if any
- Secure decedent's residence
- Locate estate planning documents (Will, Trust, etc.)

Pre-Funeral Tasks

- Contact a funeral home
- Locate deed to burial plot
- Locate burial instructions and prepaid funeral arrangements, or select funeral home if no arrangements have been made
- Determine if the decedent is entitled to a military ceremony/burial/grave marker
- Prepare obituary
- Obtain military discharge papers
- Arrange funeral | memorial service (as applicable)

Post-Funeral Tasks

- Order death certificates (at least a dozen) – Funeral Director assists with this
- Notify Social Security Administration – Funeral Director assists with this
- Consult with an attorney regarding the estate administration needs if you are the Personal Representative of the Estate (“PR”). The PR is either the Executor if there is a Will and if there is not a Will, then the person who is raising an estate is an Administrator based on intestacy laws.



Preparing for Estate Administration

Here is a list of items to gather so that you can be organized at the beginning of the estate administration

- Will, Codicils and Trust Agreements
- Statements of all accounts for month of death
- Statements for all debts for month of death
- Copies of life insurance policies and annuity contracts
- Contact Information for you, any beneficiaries or family members (if there is no Will).
A Confidential Client Questionnaire is available from our office to help.

Death Notifications

- Social Security Benefits
- Department of Veterans Affairs
- Medical Insurance Companies
- Life Insurance Companies
- Retirement/Pension Companies
- Decedent's Employer

Hire Attorney to Assist with The Following:

- Review and analyze the Will and/or Trust
- Probate the original Will with the Court and have Personal Representative (Executor) appointed and obtain short certificates
- Review estate administration process and procedures
- Evaluate joint tenancy assets to determine inheritance tax liability and retitling
- Inventory safe deposit box
- Assist in collection of insurance, wage claims, and retirement benefits
- Guide and counsel, the Personal Representative in administering the decedent's estate, including:
 - Opening estate bank account
 - Locating and valuing assets
 - Notice to PA Department of Human Services (if deceased was 55 or older)
 - Obtaining estate identification number and determining fiscal year
 - Sending legal notices to heirs and beneficiaries; publishing estate notices



- Notices (with death certificates/short certificates) as appropriate to decedent's banks, brokers, post office, credit cards, annuities and IRAs as needed
 - Inventory of assets
 - Gathering all claims and bills and paying according to statutory priorities
 - Preparation of inheritance and estate tax returns
 - Timing of distributions and closing estate
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- If a trust is involved, assist with trust administration and appropriate distribution
 - Review with family members the impact of decedent's death on their own estate planning (redraft wills, trusts, make gifts, review documents)

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