

SURVIVOR CHECKLIST

Compiled by Joan Rockwell (jrockwell64@me.com) from the following sources in Spring, 2020:

“Detailed Survivor’s Checklist: What To Do After A Family Member Dies from Vision Wealth Planning, LLC (vw.planning.com) online article

“What to Do When a Loved One Dies” by Stacy Julien (AARP (<https://www.aarp.org>)) online article

“Survivors Solutions To-Do List” received at a 2015 group seminar/ presentation by Todd L. Davis, Financial Advisor with Pinnacle Financial Group in Lady Lake FL 32159

THINGS TO CONSIDER:

Contact a funeral provider to plan the funeral. Arrange for organ donation, If medically appropriate and deceased was an organ donor. Look for deceased’s letter of instruction indicating funeral wishes, contacts, and location of documents.

WHAT YOU WILL NEED:

Information about the deceased including:

Social Security number:

Driver’s license number:

Passport number:

Member numbers in major organizations:

Name, address, & phone numbers of selected funeral home/crematory:

Provide information for the death certificate and newspaper obituary. Your funeral director will gather info and file the death certificate with the proper authorities:

Date and place of birth:

Date and hour of death:

Gender:

Race:

Social Security number:

Occupation:

Employer:

Marital status:

Name of surviving spouse and other survivors:

Name of father and mother:

Immediate and underlying cause of death:

Whether an autopsy or biopsy was performed:

SEE OBITUARY DRAFT AS A SEPARATE DOCUMENT TO COMPLETE
SEE DRAFT OF SPOUSE'S FUNERAL SERVICE WISHES

SEE LIST OF FAMILY TO CONTACT WITH PHONE # & EMAIL INFO

Enlist help for the funeral.

Keep list of visitors, donations, and cards received to acknowledge later.

Need duplicate death certificates (at least 12). Usually, the funeral director provides these. If not, Vital Statistics Office: vitalrec.com/index.html.

Each certified copy usually \$10-\$20.

SEE THREE COPIES OF CONTACT INFORMATION: Your Attorney at Law, Financial Advisor, and CPA. MAIL ONE COPY TO EACH: so all can communicate easily.

Meet with your attorney at law to go over all necessary documents and update surviving spouse's power of attorney, health care agent, etc., as needed. You may want to ask any immediate family members to attend.

Cancel deceased's future appointments.

Describe here where all your important documents are located. Give source for various account log-ins and passwords:

LIST LIFE INSURANCE POLICIES (BOTH TERM AND PAID)—include expiration dates for term policies and how to collect \$ for paid policies:

MEDICAL AND DENTAL BENEFITS:

List the insurance carriers to notify. You may want to write their phone numbers here and your Group and ID number/s.

PAY MONTHLY BILLS: START WITH FUNERAL EXPENSES: You may have prepaid for some or most of the costs.

CREDIT CARDS:

When you list them, give their phone numbers to call to notify them of the spouse's death. But be sure to collect any reward points BEFORE cancelling any of the deceased's credit cards. Ask if you need to set up a new account in your name for any of the joint accounts, whether you had the same or different account numbers.

THE 3 CREDIT AGENCIES: Notify them of the spouse's death: Equifax (equifax.com). Experian (experian.com). & TransUnion (transunion.com). This will happen automatically if deceased's credit cards are cancelled.

SOCIAL SECURITY & MEDICARE:

Contact your LOCAL Social Security Administration Office: e.g. using the office locator @ saa.gov with my zip code, the number is 1-800-772-1213. The address w/ that phone number: 200 S. Spring Garden St. Carlisle, PA 17013

They will need a CERTIFIED copy of the death certificate, the spouse's Social Security number, a birth certificate for the surviving spouse, and a marriage certificate.

DOUBLE-CHECK THAT SOCIAL SECURITY WILL CONTACT MEDICARE ABOUT THE DEATH. Ask about applying for a \$250 DEATH BENEFIT under spouse's Social Security benefits.

CONTACT YOUR BANK: List their phone number here:

Tell them your spouse has died, and if spouse had Social Security check direct deposited, give deposit routing number and your bank account #

Ask them to do the following:

1. Please return to SSA any payments beginning the month following the spouse's death.
2. Please help the surviving spouse open a checking account in survivor's name only.

ASSETS: Contact your financial advisor for retirement account updates and changes: e.g. beneficiary designation, if deceased listed as a beneficiary.

Ask financial advisor and the CPA who does your taxes if there are any company and/or IRS tax ramifications before you sign any beneficiary claim forms.

If you still have a HOME MORTGAGE, notify your home mortgage company consultant of the spouse's death. Phone #:

You may want to list your Mortgage loan # here:

TAXES: Meet with your CPA to review the tax situation, e.g., a recalculation of W-4'S needed? Federal income tax, State and Local income tax returns that need filed? You can file a joint return in the year of the spouse's death and file as a surviving spouse for 2 years after the year of the death.

Direct Marketing Association: DMAchoice.org to register deceased's name on the DECEASED—DO NOT CONTACT LIST to remove from commercial marketing lists.

Report spouse's death to YOUR INSURANCE AGENT/S FOR AUTO, PERSONAL LIABILITY, AND HOMEOWNERS INSURANCE: List contact info here:

Need: Deceased's Social Security #:

Deceased's full name:

Date and cause of death:

CERTIFIED copy of death certificate

TRANSFER CAR TITLE TO SURVIVING SPOUSE: TOD beneficiaries?

AFTER THE 3RD MONTH:

Obtain credit reports from the 3 credit agencies: Equifax, Experian, & TransUnion to confirm no outstanding credit/loans in deceased's name.

REVIEW ALL SERVICE ACCOUNTS:

(e.g. cell phones and utilities) to determine if a name change or change in services is needed. If a utility is only in deceased's name, the utility may want to charge you a deposit for changing the name of the account.

NOTIFY THE DECEASED'S CREDITORS BY MAIL:

CANCEL MEMBERSHIPS:

CANCEL DECEASED'S E-MAIL ACCOUNT:

NOTIFY THE ELECTION BOARD OF THE DEATH: 1-877-868-3772

