

Losing a Loved One

A Survivor's Checklist

There are many details to attend to when someone passes away. The following checklist will provide helpful steps to identify items that may assist you in resolving your loved one's affairs.

Initial Tasks

- Obtain multiple copies of the death certificate from your funeral director.** Depending on the assets that need to be resolved, you may want to purchase multiple certified copies of the decedent's death certificate. Unfortunately, photocopies are often not accepted. You may obtain additional copies later at your City Hall or online at www.vitalrec.com.
- Review the decedent's personal files** to locate any documents that may be relevant to handling his or her affairs. Items which may be helpful include:
 - Funeral and Burial Plans
 - Trust Documents or Wills
 - Life Insurance Policies
 - Marriage, Birth or Divorce Documentation
 - Bank Statements, Checkbooks, and Tax Returns
 - Titles, Deeds and Leases
 - Unpaid Bills
- If a will is located**, take it to the appropriate county or city office to have it accepted for probate. If there is not a will, check with the Court to see if an executor needs to be appointed to administrate the estate of the decedent.

Financial Matters

- Contact financial institutions to report the death.** Issues which may need to be resolved include:
 - Checking for any insurance which may be present to pay off outstanding loan balances
 - Stopping automatic deposits and withdrawals occurring in the name of the deceased
 - Canceling all credit and debit cards in the deceased's name
 - Removing the deceased's name from accounts or establishing an Estate Account if necessary
 - Verifying whether there are any joint-owners or beneficiaries listed for accounts
 - Closing or removing the deceased's name from safe deposit boxes

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Important Calls to Make

- If your loved one was a veteran**, you may be able to get assistance with the funeral, burial plot, or other expenses. For information on benefits, call the Veterans Administration at (800) 827-1000. You will need a copy of your loved one's discharge papers.
 - To request a DD214 military record form, call (800) 318-5298 or go to www.archives.gov.
- If your loved one was receiving benefits from any government agencies**, notify each agency of the death since these benefits will stop. Overpayments will result in a difficult process of repayment. If you are a surviving spouse, ask about your eligibility for increased benefits. Also check on benefits that any minor children may be entitled to receive.
- Contact the decedent's health insurance company or employer** regarding termination of coverage for the deceased while continuing coverage for others covered through the policy.
- If your loved one was employed**, contact the employer for information on pension plans, spousal/child death benefits, union death benefits, and outstanding vacation payments due.
- Contact insurance policy carriers** for all life insurance benefits including homeowner's insurance. You will need to provide the policy number as well as a certified copy of the death certificate. If the deceased was listed as a beneficiary on any other policies, arrange to have his or her name removed.
- Seek the advice of an accountant or tax advisor** about filing the deceased's tax returns for the year of death.
- Notify the deceased's mortgage company** to have his/her name removed from the account, and change the deed to the house over to the survivor's name. Check to see if any life insurance policies existed which might pay off the balance of the loan. You may want to consider consulting with an estate attorney to complete this process.
- Contact utilities companies** to have all accounts put in the survivor's name. Determine if utilities and other monthly expenses are being paid by check or electronically. If the decedent has been paying by check, someone will be responsible for continuing to make the payments. If the bills were being paid electronically, the accounts will have to be put in the survivor's name or the financial institution may reject the payments.

Helpful Phone Numbers and Websites

DFAS Cleveland
(800) 321-1080

US Treasury
(202) 622-2000

Social Security Administration
(800) 772-1213

Department of Veterans Affairs
(800) 827-1000

Office of Personnel Management

(888) 767-6738 – to report the death and verify benefits for a retired Civil Service Employee (www.opm.gov)

Defense Finance and Accounting Service

(800) 321-1080 – for settlement of military retirement pay and application for survivor annuity benefits (www.va.gov)

Tragedy Assistance Program for Survivors

(800) 959-TAPS – a network of support for families of individuals who have died in service to America (www.taps.org)