WHAT TO DO WHEN A LOVED ONE DIES

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CHECKLIST FOR FAMILIES

Below is a checklist of tasks to be addressed at this difficult time. While other actions are best handled by an experienced estate/probate attorney, family members can handle some actions. This checklist is not all-encompassing, but should assist the family with some basic matters following the death of a loved one.

ACTIONS TO BE TAKEN BY FAMILY MEMBERS:

- ☐ Notify immediate family and friends.
- ☐ Arrange care for pets, if there are any.
- ☐ If necessary, decide on plan to care for dependent children and surviving spouse.
- ☐ Contact funeral home to set funeral arrangements after reviewing loved one's expressed wishes for funeral and burial.
- ☐ Gather vital statistics on loved one for funeral home. Notify clergy, write obituary, find pictures to display at funeral, provide clothing for burial.
- ☐ Evaluate the need for security at a loved one's residence.
  - ☐ Cancel home deliveries and newspapers/magazines.
  - ☐ Notify Post Office to change mailing address or to hold mail.
  - ☐ Evaluate whether there is perishable property in the house.
  - ☐ Notify all utility companies.
- ☐ Request and obtain 10 death certificates.
- ☐ Keep records of all payments for funeral and other expenses.
- ☐ Locate original Will (and Trust).
- ☐ Gather all records including personal identification, any and all bank accounts, checkbooks, life insurance policies, credit cards and anything else pertaining to finances.
- ☐ Notify broker, accountant, financial advisor, etc.
- ☐ Find titles to all properties, automobiles and burial plots.

- ☐ Collect bills and hold until probate. Notify creditors.

- ☐ Safe deposit box - at least 2 people should be at the box opening.
  - ☐ List all contents in detail on paper.
  - ☐ Both persons sign and date at the bottom of the list.
  - ☐ Remove Will, Trust, life insurance policies, etc and put anything else back in the box.
  - ☐ **If there is any danger of a Will being contested or a conflict of interest between Executor, family, or beneficiaries, do not go to the safe deposit box without an attorney.**

- ☐ Death Notifications to make:
  - ☐ Social Security Administration
  - ☐ Department of Veterans Affairs
  - ☐ Health Insurance Companies
  - ☐ Life Insurance Companies
  - ☐ Retirement/Pension Companies

- ☐ Notify home, auto and public liability insurance agency.

- ☐ Cut up credit cards and notify credit card companies.

- ☐ Close any online accounts and email accounts.

- ☐ Investigate the following:
  - ☐ Social Security Benefits
  - ☐ Life Insurance
  - ☐ Union death benefits
  - ☐ Veteran's burial allowance & Veteran's benefits
  - ☐ Retirement employee benefits such as IRA accounts, pension and retirement plan death benefits
  - ☐ Medical reimbursements
  - ☐ Refunds on insurance of cancelled subscriptions, etc.

- ☐ Meet with CPA to prepare loved one's income tax return.

<u>CALL AN ATTORNEY TO ASSIST WITH THE FOLLOWING:</u>

- ☐ Review and analyze the Will and/or Trust.

- ☐ File for Administration of Estate or Probate of Will, if needed. Keep in mind that after 1/1/17 the New Jersey estate tax exemption is $2,000,000 per person and after 1/1/18 the New Jersey Estate Tax is completely repealed (regardless of how much wealth you die with).

- ☐ Evaluate joint tenancy asset (such as bank accounts, real estate, brokerage accounts, and safe deposit boxes). Arrange for termination of joint tenancy asset(s) so surviving joint tenant gets clear title to asset(s).

- ☐ Guide and counsel the Executor in administering the loved one's estate.

- ☐ Review with family members the impact of loved one's death on their own estate planning such as redraft wills, trust, make gifts, review documents.

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