

Loss of Loved One Guide



The death of a family member can be overwhelming. Navigating the legal and financial paperwork is a difficult task. To help, we have created this guide that includes some of the most common items you will need to address. Please note: certain companies may have other legal documents that are required. Your TPC team is here to help support and discuss your specific situation.



Gather:

Death certificate

Request certified copies of the death certificate. The funeral director or county health department where the death occurred can help. You may need up to ten copies to provide to insurance, financial, government and other agencies and companies.

Will

Find the decedent's will, if any. It may be among personal belongings, in a safe deposit box or with an attorney.

Social Security number

Find the decedent's SSN and, if applicable, SSNs for the spouse and/or dependent children.

Certificates and policies

These can include decedent's birth and marriage certificate; divorce decree; driver's license; insurance policies; military discharge papers and/or Veterans Affairs number; trusts; home, auto and other property deeds and titles; birth certificates of minor children; and child support documents.

Financial documents

These can include stocks and bonds; mutual funds; annuities; brokerage, checking, savings, CD and money market accounts; IRAs, 401(k) and pension plans; and other personal, auto, loan, credit card or mortgage contracts.



Contact:

Insurance companies

These can include health, life, accidental death, auto, homeowners and personal property insurance. There may be claims to be paid and/or unused premiums eligible to be returned.

Financial institutions

Provide a copy of the death certificate to banks or credit unions; credit card companies; mortgage and loan offices; financial advisors; and brokerage firms.

Government agencies

These include the Social Security Administration and IRS. You may need to complete forms, cancel direct deposit payments, claim survivor benefits, etc.

Dept./Bureau of Motor Vehicles

By notifying the DMV/BMV, the decedent's information is removed from their records and can help prevent identity theft.

Employers

Contact current and former employers about unpaid salary; unused vacation and sick time; retirement or pension plans; and group life insurance.

Credit bureaus

To help prevent identity theft, send a copy of the death certificate to the major credit bureaus: Equifax, Experian and TransUnion.

U.S. Postal Service

If necessary, submit a request to forward the decedent's mail.

Important Contact Information

Department of Veterans Affairs

1-800-827-1000 | va.gov

Social Security Administration

1-800-772-1213 | ssa.gov

Internal Revenue Service

1-800-829-1040 | irs.gov

Credit Reporting Agencies

1-800-685-1111 | equifax.com

1-888-397-3742 | experian.com

1-800-888-4213 | transunion.com





Review:

Utilities and services

Determine if cellphone, utility, cable, internet, etc. needs to be canceled or if the account mailing address should be changed to who is responsible for paying for the service (e.g., estate, trustee, administrator).

Memberships and subscriptions

This can include print and online newspapers, magazines and websites; fitness or health clubs; and professional and social organizations.

Social media and email services

Create a list of the decedent's social media accounts and email addresses. Review each platform's policy for removing, memorializing or transferring the account.

Projects to Complete for Survivor After Loss of Partner

- Assure adequate cash flow for at least six months (with help from Financial Planner)
- Complete a detailed listing of all your expenses
- Find a trusted Certified Financial Planner® preferably a Financial Transitionist™ – to help you determine your: Income/Expenses/Assets/Liabilities
- Gather data on your Survivor Benefits from your phone calls above
- Create workspace/Get organized: set up your desk, filing system – paper or computer
- Find a good Estate Planning Attorney – ask your Financial Transitionist™ for referral
- Notify the estate executor named in the will
- Create an inventory of the decedent's property (due 90 days after date of death)
- Secure decedent's tangible property – may need to be appraised before distribution
- Notify the deceased's creditors, close credit card accounts after you open your own

This guide has been created for informational purposes only and is not meant to be a complete list of steps or legal advice. Every situation is unique and also varies depending on state law or terms of agreements. You are encouraged to work with your TPC planner and/or your attorney.