



# Checklist:

## What to Do When a Loved One Dies

### Before the Funeral

- What are the burial plans/wishes?
- Who is in charge of the burial?
- Secure real estate and personal property
  - Is it locked?

- Make arrangements for pets
- Secure will and other documents
- Request death certificates (15 originals)

### Shortly After Death

- Meet with a law firm to discuss next steps and timeline
- Gather property and asset information such as deeds, account statements, and life insurance
- Determine what bills are outstanding
- Have mail forwarded
- Locate and inventory safe deposit box
- Contact liability insurance agent, make sure there is valid insurance coverage
- Notify all advisors
  - Tax Accountant
  - Financial planners
- Collect and cancel all credit cards
- Obtain EIN (tax number) for the trust
- Open up an operating account for the trust

### Within 30 Days of the Death

- Complete an inventory of all assets
- Determine debts owed
  - Taxes
  - Mortgages, other secured debt
  - Credit cards, consumer debt
  - Utilities
  - Medical bills
  - Funeral expense
  - Other unpaid bills
- Confirm titling of assets in the trust
- File claims for life insurance death benefits
- Make initial investment decisions
  - Go to cash, short-term investments, or adjust long-term investments
- Order appraisals
  - Real estate (unless planning to sell immediately)
  - Other assets (if estate tax return needed)