



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?
 - ☐ If it's winter, will the pipes freeze if the heat is shut off?
- ☐ 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)

What To Do When Someone Dies

Michael Rajnik



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