

## **THINGS TO DO AFTER THE DEATH OF A LOVED ONE**

Within first 24 hours:

1. Determine whether any of decedent's property needs to be safeguarded, such as a motor vehicle, vacant house, etc.
2. Ensure that proper funeral arrangements have been made.

Within two weeks:

3. Locate the original Will and read it.
4. Locate important records such as titles, deeds and life insurance policies.
5. Notify life insurance company(ies) of the death and request claim(s) forms.
6. If mortgage insurance on home exists, notify insurance company of death.
7. Determine if any bills must be paid immediately.
8. Contact creditors who are demanding immediate payment and notify creditor of death.
9. Notify credit card companies of death.
10. Cancel credit cards on which decedent was the only signer.
11. Obtain bill for last illness from hospital.
12. Order at least five (5) death certificates from the funeral home.
13. Contact Post Office to make any necessary changes in delivery of mail.

Within one month:

14. Notify Social Security of the death, and any other organization paying on retirement or paying an annuity upon death.
15. Gather together and organize decedent's financial documents:
  - a. Bank accounts
  - b. Mutual funds
  - c. Brokerage accounts
  - d. Certificates of Deposit
  - e. Stock Certificates registered in decedent's name.
  - f. Promissory notes under which decedent was entitled to receive payment.
  - g. Titles to Motor Vehicles and/or Mobile Homes that are listed in decedent's name.
  - h. Deeds to real property
  - i. Any appraisals of jewelry or other valuable personal property owned by decedent.
17. Gain access to and inventory any safe deposit box.
18. Obtain the account balance on mortgages, loans, checking and savings accounts as of the date of death.
19. Notify CPA, accountant or bookkeeper of the death.
20. If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.
21. If stocks or bonds are held in joint tenancy, contact stockbroker to change records to reflect ownership only by the surviving joint tenant.