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## Death of a Family Member: Timeline and Checklist

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### Initial Tasks

- Contact and notify close family members, friends, business partners, clergy, etc.
- Arrange for care of minors, disabled, elderly, and pets.
- Make funeral arrangements—identify whether deceased had prepaid funeral expenses, instructions for cremation, organ donation preferences, burial, memorial, and place obituary in local paper.
- Contact financial advisor, estate planning attorney, insurance agents, and CPA / tax preparer. Discuss initial action items.
- Obtain 6-12 certified copies of death certificate from funeral home or city / town clerk.
- Alert deceased's employer, professional organizations, unions, and any organizations where he or she had volunteered. Contact corporate benefits administrator to determine what actions need to be taken.
- Create list of time-sensitive bills, e.g. mortgage payments, real estate taxes, insurance premiums, credit card payments, etc.

### Within 1 to 3 Months

- Identify location of estate documents such as a will and trusts, as well as other relevant records such as marriage certificate, birth or adoption certificates, military discharge papers, etc. Originals may be in a safe-deposit box or kept by your estate planning attorney.
- Collect recent statements—mortgage, bank accounts, credit card, as well as any insurance policies such as life insurance, mortgage, auto, homeowners, accidental death and dismemberment, etc. Review with your financial advisor and discuss filing claims and next steps.
- Admit will to appropriate probate. Coordinate with estate planning attorney.
- Obtain court appointment of personal representative for the estate / letters testamentary. Coordinate with estate planning attorney.
- Apply for EIN from IRS for estate of the deceased, and trusts, if applicable. Coordinate with estate planning attorney or tax preparer.
- Discuss notifying financial institutions of death with financial advisor.
- Establish a bank account for the estate of the deceased.

- Discuss reporting death and claiming benefits for Social Security, Medicare, Veteran's Health Administration, employer, etc., with your financial advisor.
- Identify whether credit card points or rewards can be redeemed or transferred, then cancel cards in single ownership or reregister cards held jointly.
- Contact all three credit bureaus and notify of death in order to minimize risk of identity theft.
- Review social media accounts such as Twitter, Facebook, LinkedIn, etc., as well as email accounts for the deceased. Consider updating profiles, passwords, or closing accounts as appropriate.
- Work with financial advisor to update registrations on taxable and retirement accounts - update trustees, beneficiaries, etc., and notify financial institutions of death.
- Review any outstanding debts or payments with financial advisor to determine course of action.
- Make any necessary changes to billing and contact information for utility companies and service providers, change mail delivery instructions with post office, and cancel or update subscriptions and memberships.
- Arrange to collect any belongings from deceased's place of work.
- Compile list of deceased's usernames and passwords for all online accounts, including social media, email, and financial institutions, as well as login credentials for all electronic devices, such as smartphones, tablets, computers, etc.

### **Within 9 Months**

- Confirm with CPA / tax preparer and ensure that federal estate tax return is filed within nine months of death. Separate income tax returns for trusts may need to be filed as well.
- Retitle deeds for real estate, if necessary, and transfer ownership of vehicle titles.
- Review and complete payment for any outstanding bills such as medical, hospital, credit card, etc.
- Contact Digital Marketing Association and place decedent on the Deceased Do Not Contact List.
- Schedule meeting with your financial advisor to discuss next steps for updating your estate plan documents, beneficiary designations on your accounts, budget, cash flow, insurance needs, and whether changes should be made to the portfolio asset allocation and investment selection.