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Survivor’s Checklist – What To Do After A Family Member Dies

Note: This checklist assumes there is a surviving spouse. If there is not some items may not be applicable.
Refer to detailed Checklist “What To Do After A Family Member Dies” for specific details
Ask a family member or friend to assist you in completing these tasks.

Post-Death/Survivor’s Checklist	Person Responsible	Date Completed
Immediate Considerations		
Contact a funeral provider to plan the funeral.		
Provide information to funeral director for the death certificate and the newspaper obituary.		
Locate a copy of decedent’s will or living trust. Look for decedent’s letter of instructions indicating funeral wishes, contacts and location of documents.		
For veterans: Notify local VA office to apply for burial allowance, flag, government headstone or marker and other benefits.		
Do not sign any beneficiary claim forms until you fully understand the company’s contractual and/or IRS tax ramifications.		
Check with insurance company on keeping some of the death benefit proceeds with them as it is possible their interest rate will be very competitive.		
The First Month		
Make sure that your professional advisors (estate attorney, CPA, financial advisor) are all communicating with each other.		
Contact a qualified attorney to explain decedent’s will, Living Trust and other estate planning documents.		
Request 10-15 death certificates from county clerk’s office. Funeral director can assist with this.		
Contact decedent’s employer and all former employers for potential group life insurance, pension, 401k, or other benefits.		
Change medical, dental and other benefits, if appropriate.		
Contact decedent’s fraternal organizations for possible life insurance benefits.		
Contact creditors about decedent’s death for possible credit life insurance or accidental death insurance.		
Cancel individual credit cards.		
Contact the three credit agencies Equifax, Experian and TransUnion to report the death.		
Report the death to Social Security by calling 800-772-1213.		
Open a checking/savings account in your name, if applicable.		
Gather all documents needed to itemize your estate’s assets (real estate deeds, stock and bond certificates, checking and savings accounts and investment accounts.)		

Contact home, auto, life and health insurance companies for possible benefits.		
Review your options regarding IRAs, retirement accounts and other investments. If necessary, registrations may have to be changed.		
Change beneficiary designations, documents and accounts that had decedent as a beneficiary for: IRA, Life Insurance Policies, Pension Plans, 401(k) Plans and any other investment or retirement plan.		
Send decedent's medical claims to insurance carriers.		
Assess your need for life and health coverage especially if you have minor children.		
Review your taxes with a Certified Public Accountant (CPA).		
Contact Direct Marketing Association at www.DMAchoice.org to register/remove deceased from commercial marketing lists.		
If decedent owned a business with other owners, check with other partners about the existence of a buy-sell agreement.		
After The First Month		
Consider utilizing a policy locator service to search for unclaimed life insurance policies. Representative of decedent's estate or surviving spouse can submit a request at https://www.mib.com/pls.html		
Discuss transferring assets into your name or trust account.		
Establish a budget and make a list of income and expenses.		
Establish an emergency fund, usually 3-6 month's living expenses.		
Change billing name to your own name on joint credit cards when your next statement arrives.		
Retitle real estate or other property if applicable.		
Change vehicle titles to your name.		
Seek advice from an attorney or Certified Financial Planner (CFP) on updating your estate plan (will, durable power of attorney, living will, healthcare power of attorney and letter of instruction documents) and revising trusts.		
See a CPA about your federal, state and local income tax returns (including any estate tax returns that must be filed).		
Review old checkbooks, tax returns, bank statements and cancelled checks for clues to additional assets, benefits or obligations.		
After The Third Month		
If applicable, prepare and file all necessary tax returns. You can file a joint return in the year of your spouse's death and file as a surviving spouse for 2 years after the year of death.		
Review next year's personal income tax situation since your filing status has changed.		
Notify decedent's creditors by mail and by placing a notice in the newspaper.		
Cancel memberships at health/athletic clubs, auto club, professional organizations and unions, etc.		
After The Sixth Month		
Review your assets and liabilities and consider changes such as making new investments or moving.		
Update your own estate plan if your loved one was a beneficiary or appointed as an agent, trustee or guardian.		
After The First Year		
Decide where you want to live.		

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