

Family Loss Checklist



WHAT DO YOU DO NOW?

The death of a loved one is a trying and emotional time for everyone. However, there are some important steps that must be taken immediately following a death. This document provides a checklist that covers these steps.

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IMMEDIATE ACTION

- Take time to grieve as you carry out your loved ones' final wishes.
- Are there instructions regarding the funeral, memorial service, burial, or cremation arrangements?
- Locate an estate plan, life insurance policies, and any prepaid burial.
- Determine if any portion of the funeral has been prepaid and/or if the decedent has purchased a burial plot or has VA benefits.



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- Determine the Trustee/Executor from the estate plan and coordinate funeral, luncheon, flowers, and make all family, friends, and employer notifications.
- Arrange for the care of any pets and secure the residence, vehicle, and personal property during the funeral.
- Dispose of perishable items, change the locks, notify homeowners, and auto insurance companies.
- Secure list of contributors of flowers, cards, visits, and donations for acknowledgment cards.
- Secure and lock all firearms; search for ownership and licenses.
- Obtain 12 death certificates with the assistance of funeral home.
- Contact the post office, financial institutions, and monthly subscriptions.
- Cancel home services such as newspaper, landscaping, phone, garbage, internet.
- Locate safe filing cabinets, and other storage that contained important papers.
- Determine if a safe deposit box or digital vault exists and if a digital fiduciary was appointed.
- Inventory and secure any personal property, including coin collections, sports memorabilia, family heirlooms.



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AFTER THE FUNERAL

- Inventory all investment assets, such as stocks, personal trading, and savings accounts, Savings Bonds, CDs, IRAs, 401(k), crypto accounts, digital wallets, private keys, and NFTs.
- Contact family financial advisor, lawyer and accountant.
- Determine if any life insurance benefits are available through credit unions and credit cards.
- Locate the computer, user name, password, and any master password storage app to access digital, cell phone, and other electronic devices. and digital financial accounts.
- Cancel credit cards, automatic bill payments, club memberships, car leases, cell phone plans, magazine subscriptions, prescriptions, voter registration.
- Contact any union, club, religious, or fraternal organization to notify of death and inquire of available death benefits.
- Access all social media accounts, download and save data and images, reply to messages, and post notice of death. Determine if each account should be converted to legacy or deleted.
- Contact the employer for any available deferred compensation, vacation days, or death benefits and determine the beneficiaries..
- Search for a Memo containing instructions for personal property distribution.



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➤ Cancel doctors, dentists, hospital, therapy, business, and other appointments.

➤ Report the death to all three major credit agencies (Equifax, Experian, and Transunion.)

➤ If there are unpaid balances on credit cards, send a letter to each company with a death certificate. They often waive the outstanding balance.

➤ Meet with the attorney who prepared the estate plan and secure the personal representative, Executor/Trustee for the estate.

➤ If Probate is not required, obtain a Small Estates Affidavit to distribute assets to the legal heirs.

➤ Jointly titled assets must be retitled.

➤ Cancel decedent's social media accounts, download photos, answer messages, memorial accounts

➤ Contact all life insurance policies, IRAs, 401(k), and all other beneficiary accounts to update the named beneficiaries.

➤ Spouse and dependent children should contact Social Security Administration, unions, and employers about death benefits and survivor or pension benefits.

➤ If there is a Will, file it in Probate Court within 30 days of a death, and if full Probate is required, open a form of estate procedures and request an appointment of representative and Letters of Office.

➤ Retain a CPA to prepare final tax returns.



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➤ Consult with the business attorney regarding any business wholly or partially owned. Determine if there is a Buy-Sell or Key Man insurance policy.

➤ Spouses should update all amendable estate plans and Power of Attorney documents naming successor Trustees, Executors, and Agents.

➤ Consult an attorney if there are any surviving Sub-Trusts, such as Special Needs, Children, Pet, AB, Credit Shelter, or Gun.

➤ For more information please visit TuohyLawOffices.com for additional steps and guidance.

Accomplishing these tasks can seem overwhelming as you deal with your grief. However, if you take one step at a time, you can manage it. It is recommended that the legal representative consults with an attorney, CPA, and financial advisor to assist.

"It is time that every person is given an affordable solution to protect their families legacy."

Attorney Tom Tuohy is the founder of Tuohy Law Offices and Illinois Living Trust. Tom has provided over 4,000 Living Trusts for his clients and created the Illinois Living Trust website and self-help documents to provide affordable access to essential estate planning documents.



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