

Important Tasks to Complete when Someone Dies

When someone passes away, there is not only grief and loss, but a number of important tasks to complete that put closure on the deceased's affairs. This list will help get you started on the process.

Take care of yourself

- Reach out to family and friends for practical and emotional support as you move through the process of settling the practical affairs associated with the death.
- Reach out to the deceased's employer as well as your own, as applicable, to find out about any support services or resources they offer.
- Reach out for professional emotional support services, as needed, to help you through the stress and grief of this period.
- Take time to reassess your own financial wellness following the settlement of the deceased's financial affairs.

Important Documents

- Locate any funeral pre-planning or final wishes documents.
- Locate any will and trust documents, powers of attorney, and any other legal documents.
- Obtain certified copies of the death certificate. The average number needed is 10-12.
- Locate insurance policy documents including life, accidental death & dismemberment, disability, auto and homeowners'/renters' coverages.
- Contact the deceased's employer and/or former employers to determine if any claims should be filed for active benefits at the time of the deceased's passing.

Life Insurance

- File death claims with all insurance companies.
- Update beneficiaries on your own life insurance policies as needed.
- Verify if other relatives and/or children need to change their beneficiary designations on their own coverage.
- Verify if policies need to be transferred to you from the deceased's estate.
- Review your own life insurance policies and needs for any changes needed.

Social Security

- Review the status of your Social Security benefits.
- If you are the spouse of the deceased, file for the lump-sum Social Security benefit.
- If you are the spouse of the deceased, and if you were receiving Social Security benefits, notify the Social Security Administration about the death of your spouse.
- Talk with a Social Security representative about whether you may be eligible for other survivor benefits.

Veteran's Affairs

- If you are the spouse of the deceased and they were a veteran, notify Veteran's Affairs regarding any benefits for which you may be eligible.

Financial Concerns

- Contact any online payment services such as PayPal and Venmo to close the deceased's accounts.
- Contact banks and other financial institutions to close accounts or change their ownership.

- Contact one of the three nationwide credit bureaus to report the death and obtain a copy of the deceased's credit report as needed for estate settlement purposes. The bureau you choose to contact will inform the other two.
- Notify credit card issuers of the deceased's passing to avoid possible fees and additional interest being charged to accounts.
- If the deceased was receiving pension benefits, contact the pension administrator to advise them of the death to avoid excess payments needing to be repaid back to them.
- If you are the spouse of the deceased, determine if your spouse owned any stock on which ownership must be transferred.
- Review your own will for any updates needed to make sure it still accomplishes your intentions.

Household concerns

- Identify and cancel any automated services and subscriptions such as grocery deliveries, cleaning services, etc. that may no longer be needed.
- Contact local utilities to address rerouting of billing or disconnection as appropriate.
- Have the deceased's name added to the Direct Marketing Association's Do Not Contact List to avoid receiving ongoing marketing materials addressed to them.
- Cancel the deceased's driver's license to help prevent identity theft.

Other insurance concerns

- Confirm if your health insurance will stay in force.
- Change the name on auto and/or homeowners/renters insurance policies in order to ensure proper billing.
- If applicable, cancel the deceased's long-term care insurance policy.
- If you have a shared care or similar rider on your long-term care insurance policy, contact your insurer to have it removed.
- If needed, change the beneficiaries for any premium refund or similar benefit under your long-term care policy.
- Review the designee on your long-term care policy in case of nonpayment of premium.
- Assess if you are entitled to a refund for overpayment of insurance premiums, such as premiums for auto or health insurance policies.
- If there was credit life insurance on credit cards, consumer loans or auto loans, contact lenders to file claims.

Retirement-related concerns

- Change or transfer ownership as needed on all IRAs, annuities, 401(k) plans or any other before-tax monies.
- Update beneficiaries of retirement benefits as needed.
- Determine if there are any joint and survivor annuity benefits that also need to be adjusted.

Closure of digital footprint

- Check social media sites for procedures to either close or memorialize accounts and take appropriate steps.
- Identify and close email accounts.
- Identify and close any other online subscriptions or accounts that may have been held by the deceased such as hobby and clothing subscriptions and online publications.