

Urgent Actions Upon Death or What to do when someone dies.

Immediate actions:

1. Find out if any funeral arrangements had been made prior to death and if so what. If not you will need to do all the following not in any order:

- Determine cremation or burial;
- Undertaker/funeral home to use;
- Coffin selection;
- Determine where to bury your loved one;
- Determine what type of funeral and/or memorial service to have;
- Determine what music/songs to play at the funeral/memorial service;
- Determine who will conduct the funeral/memorial service;
- Determine if you want an obituary and if so what to say and where to place it;
- Determine who you invite to the funeral/memorial service. The address book of your loved one should be looked at to find those non-relatives that you may not know about ie friends, members of any church/group/club they belonged to.

2. Who cares for any children temporarily.

3. Who to call to care temporarily for pets, animals and/or crops.

4. Who to call to take short term care of the business.

Actions to take soon thereafter:

5. Cancel Social Security ASAP by calling 800-772-1213 (# subject to change).

6. Determine if there is a will, trust or no estate plan.

7. File a post office change of address to gather bills and account statements to help determine what is owed and owned BUT these last only 6 months. So repeat before that 6 months runs out.

8. Determine which accounts/utilities/services need to be kept and which terminated.

Do not forget about:

- cable/satellite service;
- credit cards;
- pool service;
- nursing care;
- lawn;
- auto, AAA and health insurance policies;
- magazine/periodicals;
- internet/email/website/social media accounts.

9. Investigate and find all insurance policies and get the claims forms from an insurance agent. Make sure you look through the check register and credit card statements going back at least 6 months for proof of each policy. Go through the important papers to make sure some old life insurance or funeral policy has not been totally paid for in the past. Do not forget about death benefits/insurance policies that come as a member of a group or with a credit card.

10. Determine the assets of the trust or probate estate if you are respectively the trustee or executor of a will. This will help keep assets from disappearing before you have the power to collect them. Also find out if any of the accounts were joint or "pay on death" and to whom.

Actions that cannot be done until you receive authority:

11. Collect assets.

- If trustee can start as soon as can prove the death to institutions.
- If nominated as executor not until appointed by judge.

Do not forget about safe deposit boxes, share certificates, accounts (check past years tax returns and records to find evidence of accounts, etc. that do not send monthly statements), real property (for "bare" lots purchased look for property tax payments), notes, etc. Look for email accounts as many statements are electronic only. If you do not have written permission to access the email account, hopefully you can find the password, otherwise most if not all of the providers will not allow you to gain access to any email accounts.

12. Determine the strategy of handling any business, either by sale or the running of same.

If you have not done most of this for yourself you need to start planning for yourself no matter what your age. If you have ever gone through this when nothing has been done and you do not live close to the one who passed on, it is just a terrible hassle on top of the grief you are feeling and takes most if not all of the limited time you have. So think of your loved ones who will have to do this and plan. MAKE SURE you tell them of where you have put your plans! If they do not know where your plans are, they may not find them and have to do it themselves even if you think it is in a reasonable place. I had a client that I did a trust for and his children could not find it for six months, when they finally found it on a bookshelf in plain sight!