

WHAT TO DO AFTER A LOVED ONE DIES

*This is a checklist of important things to do when someone close to you dies.
Please keep in mind that this can be a very overwhelming and emotional time.
Please be gentle with yourself and remember that it is normal to reach out and seek support.*

Immediately

- Contact family, friends, work colleagues, associates and others who would want to know about the person's death. Ask friends or family members to help make the calls.
- Call funeral home and follow burial arrangements and your loved one's preferences. (Look for instructions your loved one left about his or her preferences for funeral or burial arrangements. If appropriate, contact your pastor, priest, rabbi or other religious leader for guidance).
- If funeral arrangements have not previously been made you will find that the funeral home director will be very helpful in guiding you through this process. It is also important to know that if arrangements have not been made and your loved one dies in the middle of the night you do not have to go to the funeral home immediately. The next morning will be adequate.
- Decide if you wish to be present when the mortuary arrives to transport your loved one. Sometimes this can be difficult to witness and yet sometimes it can be very cathartic. There is no right or wrong way to handle this situation.

Prior to Funeral

- Locate funeral and burial plans. (Be sure to request several copies of the death certificate).
- Write an obituary for your local newspaper, if desired. You may choose to ask family or a close friend to do this for you. The funeral home can give you samples, if needed.
- As a safety precaution, when attending the funeral or memorial service, consider arranging for someone to remain in your residence while you and your family are away.

Within One Month of Death:

- Contact the Social Security Administration and other government/benefits programs that are making payments to the decedent (e.g. Medicare, Medi-Cal) or that may owe benefits to the decedent, spouse or family members.
- Review the decedent's financial affairs and locate estate planning documents such as wills and trusts.
- Locate safe deposit agreements and keys, nuptial agreements, life insurance policies, trust instruments, pension-retirement benefits, old tax returns, marriage and birth certificates, divorce documentation and computer records regarding business and/or personal assets, bank statements and checkbooks, notes receivables; leases; securities; documentation of business ownership or interest; health insurance; and unpaid bills.
- If the decedent belonged to a union, investigate union death benefits as well as veteran burial allowances and other benefits.
- If the decedent was working, contact the employer's human resources department for information about employee benefits, accrued vacation pay, death benefits, deferred compensation and medical reimbursements.
- Investigate refunds on insurance, and information about Keogh Plans and IRA accounts.
- Meet with your attorney and accountant to discuss and consult regarding estate, tax, accounting and other matters.
- Meet with your life insurance agent to collect insurance proceeds or other benefits and/or to discuss other options.
- Review credit cards and cancel as appropriate.
- Consult with your attorney regarding payment of decedent's debts.

This is not a comprehensive list, but instead is intended as a quick reminder reference of some of the most common circumstances. Each individual circumstance is unique and many other factors may be present in a particular situation. You are advised to consult your family members, attorneys, financial advisers, religious leaders, healthcare providers and all others with knowledge and expertise related to your circumstance.