

What to do After the Death of a Loved One

Immediately notify:

1. Attending physician or coroner
2. Organ bank (see Organ and Tissue Donation Instructions, Needs Inventory: <http://www.help4srs.org/formstools>)
3. Immediate family and close friends
4. Agent under any power of attorney
5. Clergy as appropriate
6. Employer of deceased
7. Estate attorney
8. Financial advisors

Primary To Do List:

1. Arrange for transportation of deceased to the funeral home or place of burial.
2. Write or arrange for an obituary—contact your local newspaper
3. Review the deceased's "Funeral and Burial Wishes."
4. Gather information for the Death Certificate
5. Choose and contact the funeral home director, mortuary, cemetery, cremation as appropriate
6. Select the casket or urn
7. Select the burial clothes
8. Select flowers
9. Determine any programs
 - a. Viewing or wake
 - b. Funeral and/or memorial service
 - c. Graveside or burial service
 - d. Contact individuals involved in the funeral, burial or memorial services
 - e. Post-service family gathering
10. Keep all receipts for the funeral expenses and arrangements

Secondary To Do List:

1. Arrange care for dependents, if any.
2. Arrange care for pets, if any.
3. Arrange for support, if needed, for surviving spouse, children, etc.
4. Identify and cancel/rearrange home deliveries
5. Evaluate the need for security at deceased's residence
6. Dispose of perishable food items.

Legal and Documentation:

1. Contact Social Security within a month of death toll-free at 1-800-772-1213. (TTY 1-800-325-0778.) Do not cash any Social Security checks received after death and contact your bank and return any automatic deposits (if received). A "death benefit" (\$255) is payable only to the surviving spouse or minor child. More info: <http://www.ssa.gov/pubs/deathbenefits.htm>

2. Notify the Post office and arrange to have any bills and income sent to the appropriate individual.
3. Locate the safe deposit box and key get legal advice as to who is authorized to have access to the box. It may be beneficial to have a witness when you open the box to secure the estate assets.
4. Obtain Death Certificate: Request the death certificate from the mortuary or the Utah Vital Statistics Office <http://health.utah.gov/vitalrecords>. It is important to have 5-6 copies available for life insurance requests and financial institutions.
5. Hire an estate lawyer if needed
6. Settle doctor and hospital accounts
7. Make insurance claims and administer the funds
8. Negotiate a settlement if someone else is liable
9. Go through correspondence and personal papers
10. Decide what to keep and what to throw out
11. Keep records of all of the above
12. Locate the Will
13. Have the Will interpreted with all heirs present
14. Initiate legal proceedings/Probate court
 - a. Identify personal representative
 - b. Notify heirs and creditors
 - c. Have the Will certified
15. Execute terms of the Will
 - a. Pay creditors
 - b. Distribute the estate
 - c. Pay lawyers

Documents to Collect:

1. Birth Certificate
2. Citizenship papers
3. Marriage license
4. Social Security card or number
5. Funeral Plan and cemetery deed
6. Veterans certificate
7. Wills, codicils, and trusts
8. Income tax returns
9. Automobile titles
10. Disability and pension claims
11. Deeds of properties
12. Bank statements
13. Investments
14. Medical Bills
15. Insurance policies (life and health)

Financial Activities:

Identify Assets:

1. Checking Accounts
2. Savings Accounts
3. Insurance Policies
4. Investments, Notes, Securities
5. Safe Deposit Boxes
6. Cash
7. Collectibles and Valuable
8. Real estate
 - a. Maintain property in good condition
 - b. Pay utilities
 - c. Pay insurance and registration fees
 - d. Pay loans

Value Estate Items:

1. Inventory and document all possessions
2. Value possessions
3. Establish distribution of property and assets through distribution, sale, or transfer (based on the Will)

Arrange for Tax Filings (consult a Certified Public Accountant):

1. Check the inheritance tax
2. Inheritance may be taxable to heirs
3. Income from inheritance is taxable to heirs
4. Income to the estate is taxable to the estate
5. Consider retaining an account for the estate accounts and taxes

*Be aware that most financial institutions will freeze funds upon the death of the owner until the legal determination of personal representative is complete.