What To Do
When I’m No Longer Here
CHECKLIST

Name
IMMEDIATELY

- Notify attending **Physician** or **Coroner** - Federal law requires that a death must be pronounced by a coroner, medical examiner, or attending physician. State laws and regulations vary significantly regarding which cases must be investigated by a medical examiner or coroner according to the CDC. You can call police or ambulance services who will examine the situation and the law, and then contact the necessary individuals for you.

- Notify your clergy or a funeral home director at this time as well.

- Organ Donation:
  - I am an organ donor
  - I am **NOT** an organ donor

  **There is no cost to the donor’s family or deceased donor’s estate for organ donation. There is also no financial compensation to the donor’s family or deceased donor’s estate for the organ donation - organ donation is considered an act of charity. For more information, visit the U.S. Dept. of Health and Human Services: Organ Donation website: [www.organdonor.gov](http://www.organdonor.gov)**

- Notify family and friends, starting with immediate family as listed:

  __________________________________________________________

  __________________________________________________________

  __________________________________________________________

  __________________________________________________________

- Make arrangements for temporary care for Pets and other Dependents as listed:

  __________________________________________________________

  __________________________________________________________

  __________________________________________________________

  __________________________________________________________
IMMEDIATELY

❑ Arrange for my funeral or memorial service at my chosen funeral home/memorial society:
   Name of Funeral Home: ____________________________________________________________
   Point of Contact: ________________________________________________________________
   Contact Information: _____________________________________________________________

❑ Contact the funeral home or memorial society and arrange for:
   ❑ mortuary,
   ❑ cemetery,
   ❑ burial, and/or
   ❑ cremation

   My Special Requests (may include donating body to science, etc):
   ____________________________________________________________
   ____________________________________________________________

❑ Tell friends and family about my plans. Ask them to help you contact others.

❑ Was the funeral cost prepaid? (Refer to agreement documents or ask the funeral home. Check with the cemetery to see if there is a prepaid plot and/or burial insurance)
   ❑ I have prepaid
   ❑ I have NOT prepaid

   Notes: _________________________________________________________________________
   _____________________________________________________________________________

❑ I am a Veteran, service member, or dependent of a veteran

Veterans, service members, and their dependents can be buried in a national cemetery for free. If buried elsewhere, veterans who were entitled to receive VA disability payments can receive an allowance towards burial and funeral expenses. Other benefits include a ceremonial flag, a headstone, and a Presidential memorial certificate. For more information visit the U.S. Dept. of Veterans Affairs website: www.va.gov/burials-memorials/plan-a-burial
❑ Prepare and arrange for **My Obituary**
  ❑ I did **NOT** prepare my own Obituary *the funeral home may offer this service*.
  ❑ I have prepared my own Obituary. You will find it in the following location:

__________________________________________________________

❑ Make sure you include a **charitable organization** for donations (if listed as this is preferred over flowers)

**My charities** of choice are:

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

❑ Submit my Obituary to the following local paper(s):

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

❑ Keep track of all donations, flowers, and cards received. Purchase sympathy acknowledgement cards, or use those supplied by the funeral home, and send to those on the list.

❑ Keep records of all payments for funeral and other related expenses

❑ Secure my/our personal property, such as silverware, dishes, furniture, or artwork. Later, family members and the executor will need to have these items appraised and distributed according to my wishes. This may be a difficult task if the property has already been distributed to various family members. The executor is responsible for filing an inventory and appraisal of my assets with the probate court within **90 days** following my death.

❑ Notify the post office. Use the forward mail option. This will prevent accumulating mail from attracting attention. It can also inform you about subscriptions, creditors and other accounts that need to be canceled. *(The mail that comes in will be very valuable in tracking down what you may not have thought of)*
Gather Personal Information - You’ll need this information for death certificates, other applications:

Name, home address and telephone number:

______________________________________________________________________________
______________________________________________________________________________

Spouse/partner name:____________________________________________________________

Date and place of birth:___________________________________________________________

Father’s name and birthplace:_______________________________________________________

Mother’s maiden name and birthplace:______________________________________________

Citizenship status (U.S. or other country): __________________________________________

Length of time I resided in the state (for the death certificate):__________________________

Name of business, occupation and title, address and telephone number

______________________________________________________________________________
______________________________________________________________________________

War veteran’s serial number, branch of service, discharge date

______________________________________________________________________________

Notify my attorney of my death:

Name of Attorney: _________________________________________________________________

Contact Information: ________________________________________________________________

______________________________________________________________________________
Locate Safe Deposit Box

Location of Safe Deposit Box: ________________________________
Passcode for Safe Deposit Box: ________________________________

Locate Wills, Codicils and Trusts

Location of Wills, Codicils and Trusts: ________________________________

File my will and petition at the probate court in order to be appointed executor or personal representative

Contact witnesses to the wills, and the executor of the estate if someone else has been appointed to that role

Organize a meeting to review my will and handle the estate settlement. If interested parties are unable to attend, they can obtain copies of the will

Ask my executor to determine the contents of my safe deposit box and acquire permission to remove the contents

Meet with my attorney (see above)(or your own attorney) to review the steps necessary to administer my estate (the probate process). Bring as much information as possible regarding finances, taxes and debts. Documents you should bring:

My Will – my attorney should be able to provide you with my will if you do not already have it.

My Trust – my attorney should be able to provide you with my trust if you do not already have it.

Copies of my death certificate – the most common and quickest way to obtain death certificates is through the funeral director, and it’s a good idea to have 10-20 copies made (if you need more, you can get more copies at the Vital Records Office in our state)

Copies of my birth certificate and marriage certificate

Location of birth certificate and marriage certificate: ________________________________

My Financial Statements including those from banks, brokerage houses and insurance agencies

Location of My Financial Statements:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
Other financial documents – including tax returns from prior years, unpaid credit and utility bills, and mortgage statements

Location of Tax Returns: ___________________________________________________________

Location of other Documents: _____________________________________________________

Life Insurance Policies – You will need to provide the policy numbers and a death certificate. If I was listed as a beneficiary on a policy, arrange to have my name removed.

List and Location of My Life Insurance Policies:

__________________________________________  ____________________________

__________________________________________  ____________________________

My social security number and Veteran’s Affair identification number

My Social Security #: __________________________________________________________

My Veteran’s Affair identification #: _____________________________________________

Find a financial institution in your area who can provide you with Signature Guarantees for certain documents if necessary (this is different than a Notary Public).

Notify my creditors (if any). Close all credit card accounts.

My Creditors:

__________________________________________  ____________________________

__________________________________________  ____________________________

__________________________________________  ____________________________

Bills and bequests should be paid from a single checking account, either one you establish or one set up by your attorney, so you can keep track of all expenditures. Do not pay off my debts from your own funds. My estate is responsible for any debts. Paying off the debts only increases the net value of the estate for tax purposes.

Distribute property to heirs. Generally, executors do not pay out all of the estate assets until the period runs out for creditors to make claims, which can be as long as a year after the date.

The executor must file an account with the probate court listing any income to the estate since the date of death, and all expenses and estate distributions. Once the state approves this final account, the executor can distribute whatever is left in the closing reserve and finish his or her work.
Make sure any homeowner, auto or boat insurance policies offer coverage during the probate process.

My Insurance Agency: ________________________________

Restructure any homeowner, casualty, and life insurance policies, as necessary (i.e. changing beneficiaries where applicable)

Cancel my driver’s license

Change the registration of my investments by contacting my financial advisor. **Be sure to explore ALL distribution options on IRAs including the “Inherited IRA” option to reduce your tax burden**

Name of Financial Advisor: ________________________________

Contact Information: ____________________________________________
_________________________________________________________________
_________________________________________________________________

Contact banks to determine what information they need, and in what format, to change registration on my accounts. If you have any joint bank accounts with me, have my name removed.

Location of My Bank Statements:
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________

Change the title on my property (including real estate and vehicles).

My Properties:
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________
_________________________________________________________________

Contact the employee benefits department of my employer (if applicable). Ask for a list of death benefits (death benefits, accrued vacation pay, final wages, retirement plans, deferred compensation plans, medical reimbursements, etc.) and how they are paid. You will need to provide several certified copies of the death certificate as well as other documentation they may request.

Name of My Employer: ____________________________________________

Contact Information: ____________________________________________
_________________________________________________________________
AFTER THE FUNERAL

- Determine how to arrange for any beneficiary income you may be eligible for from my retirement plan benefits, union survivor benefits, social security, fraternal organizations, veteran’s benefits, and/or life insurance policies.

- **Social Security** - Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person’s death to Social Security. You will need to furnish the funeral director with my Social Security number so he or she can make the report.

  Some of the members of my family may be able to receive Social Security benefits if I worked long enough under Social Security to qualify for benefits. You should get in touch with Social Security as soon as you can to make sure our family receives all of the benefits to which they may be entitled.

  **Contact information:** 1-800-772-1213 Or visit [www.socialsecurity.gov](http://www.socialsecurity.gov)

- **Veteran’s Benefits** - Call the office of Veterans Affairs at 1-800-827-1000 to find the office nearest you. Go to the local office and bring my birth certificate, social security number, death certificate and Veterans Affairs records. Benefits may include, but are not limited to, pension payments, burial reimbursement, plot allowance, education and training, health care and life insurance proceeds.

  **Contact information:** 1-800-827-1000 Or visit [www.va.gov](http://www.va.gov)

- **Insurance Benefits** - Contact the insurance company or agent to obtain the death claim forms you will need to complete and submit. With the forms, you will need to include a certified copy of my death certificate and a copy of the insurance policy.

- **Retirement Plan and Pension Benefits** - Contact the employee benefits department of the company who sponsors the plan.

  **Prior to making any decisions, review all options with a financial advisor and/or a qualified tax professional.**

- Arrange for Final Income Tax Return and Estate Tax Return (as necessary).

  If my estate exceeds $11,400,000, a Federal Estate Tax return must be filed within nine months after my death. *(The Applicable Credit allows $11,400,000 of an estate to be excluded from federal estate tax in 2019)*

To inquire about a more comprehensive tool to help your family prepare for what to do when you are no longer here, please email [info@TheRetirementCoach.com](mailto:info@TheRetirementCoach.com).