

Survivor Checklist

At The Time of Death:

- For the death that occurs at home, call 911 to notify local police or sheriff.
- For the death that occurs in a hospital or similar care facility, the staff will usually take care of initial arrangements, such as contacting authorities and the Funeral Director you choose.
- Consult with medical personnel concerning organ / tissue donation.

If The Deceased Party Has Pre-Arranged Funeral & Burial Details

- Meet with the Funeral Director to begin final arrangements, arrange time and place of services, arrange death notice in local paper.
- Notify relatives, business associates, friends and others.
- Prepare home for visitors.
- Answer/return phone calls, messages, letters (ask others for help).
- Prepare lodging resources for out-of-town guests.

If No Pre-Arrangements Have Been Made Perform These Tasks First

- Decide on/contact a funeral home
- Meet with Funeral Director to arrange time, place and style of services, transportation, other arrangements, payment.
- Decide on cemetery or memorial park.
- Decide on donations to medical science.

Burial Or Cremation?

The Funeral Director will work with you to learn your preferences for final arrangements and coordinate with the funeral home, cemetery or crematory to carry them out.

For Burial:

- Cemetery/mausoleum property
- Memorial or monument
- Casket selection
- Vault or outer burial container

For Cremation:

- Placement or scattering
- If placement, niche or home
- If placement, type of container
- If scattering, location
- Unique options
- Memorial of funeral service
- Type of memorial or marker

Funeral Or Memorial Service

The Funeral Director can help arrange a funeral or memorial service. The difference between a funeral and memorial service is that the body is present at a funeral service. Funerals are most often arranged shortly after death in connection with burial or entombment. Memorial services are generally arranged in connection with cremation, but can also be held after burial or entombment.

- Clothing for the deceased
- Flowers
- Music
- Food
- Arrange for officiator/facilitator and participants

Additional Tasks:

- Notify your place of worship.
- Notify insurance agent(s).
- Notify unions, fraternal organizations.
- Arrange death notice in local newspapers.
- Select and/or notify casket bearers.
- Select and/or notify musician, singer.
- Prepare and sign all necessary papers.
- Arrange for someone to stay at the home during funeral to guard against break-ins.

Needed Information:

- Vital statistics about the deceased
- Genealogy and family history details
- Addresses and/or phone numbers of all interested parties
- Information for obituary notice

After The Service:

- Send out "Thank You" cards.
- Obtain 10-20 copies of death certificate.
- Contact attorney, accountant, and executor of estate.
- Contact employer. Find out about compensation due, benefits, whether dependents are still eligible for coverage, whether or not there is a life insurance coverage through the company. Also inquire about retirement/investment accounts.
- Contact Social Security and other agencies or benefits programs that may be making payments to the deceased. Social security Administration phone number is 1-800-722-1213. You'll have to return any checks received for the month of the death. (The Social Security Administration may provide a \$255 one-time death benefit to a surviving immediate spouse or child.)
- Contact the Veterans Administration to stop any monthly disability benefits and determine if there are any funeral or death benefits available (1-800-827-1000).
- Contact life insurance companies. Find out how to file a claim.

After The Service (Continued):

- Contact credit card and charge card companies to cancel and pay off. Inquire about credit life or life insurance attached to account.
- Return credit cards of the deceased with a certified copy of death certificate or copy of published death notice showing date of publication & publication name.
- Contact bank to determine what is required.
- Contact utility companies to alter or discontinue service.
- Contact newspaper to stop subscription.
- Contact post office, if necessary, to forward mail.
- Review old records (tax returns, bank and brokerage statements, titles to vehicles, checkbooks, computer financial files, divorce papers, etc.)
- Find estate documents – will, trust, power of attorney.
- Contact deceased's attorney and/or executor named in will to handle probate court and estate matters.
- Find key financial documents (stock certificates, bearer bonds, title documents, deeds, bank and brokerage statements, pre-nuptial agreement, etc.)
- Collect asset information (life insurance policies, bank accounts, retirement accounts, investment accounts, real estate interests, business ownership, etc.)
- Collect liability information (mortgages on real estate, taxes owed, credit card debt, credit line debt, unpaid bills, etc.)
- Determine location of safe deposit box and rental agreement (keys?)
- Cancel services such as meals-on-wheels, home health aids or volunteers.
- Locate deceased's calendar and cancel scheduled appointments.
- Inventory personal belongings.
- File final tax return for deceased.

Surviving Spouse Specific Tasks:

- Request change of beneficiary forms: IRA, Life Insurance Policies, Pension Plans, 401K Plans, & any other investment or retirement plans
- Update your will.
- Open bank account (checking/savings) in your name.
- Do not remove deceased's individual from joint accounts for six months.
- Transfer assets and property titles if you are a surviving spouse, partner or dependent.
- Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.

Documents that may be needed to complete tasks:

- Social security card
- Marriage certificate
- Birth certificate
- Birth certificate for each child, if applicable
- Honorable discharge papers for Veteran and/or V.A. claim number