



## MEMORANDUM

The death of a loved one is a traumatic experience. Sometimes people experience anxiety. Among other things, they feel like they should be doing something to arrange for their loved ones' final affairs, but they do not know what to do. For that reason, we have put together this checklist of items to help you get started in making the final arrangements in the event of the death of a family member or other loved ones.

Please note that this is just an initial checklist. You may also need to notify various business and government agencies, settle the individual's estate, probate that state, and provide for your own financial security. Please call us if you have any questions regarding these items. In the meantime, the following is an initial checklist to get you started:

1. Immediately call the deceased's family members, friends, and clergy.
2. Arrange for the funeral, memorial, or other services.
3. Notify family and friends of the final arrangements.
4. Contact the deceased's employer, union, or other professional organizations, including any volunteer organizations, to let them know of the fact that your family member has died. Make sure that any final salary, vacation, or sick pay owed to the deceased has been paid.
5. Place an obituary in the local paper.
6. If the deceased was a veteran, there may be burial and memorial benefits. Call 1-800-827-1000 to locate the nearest veteran administration office.
7. Obtain certified copies of the death certificate. You may want to obtain between 10-15 certified copies, depending on how much property the deceased owned and the title to that property.
8. Gather the pertinent financial records, including the last monthly account statements, deeds, and the like. Also look for estate planning documents such as a will and/or trust.
9. Report the death to the Social Security office by calling 1-800-772-1213. You can obtain more information at [www.ssa.gov](http://www.ssa.gov).
10. Make a list of the deceased's assets and safeguard them. This could range from wanting to change the locks to a home to prevent unauthorized access resulting in the disappearance of valuable assets or enduring that there is current home owner's insurance on a property.

11. Contact plan administrators or past employers regarding any pension plans, IRA, 401K account.
12. Find life insurance policies. Contact all of the companies holding the policies and make claims on the policy, as applicable.
13. Notify all credit card companies of the death. Cancel all credit cards unless they are jointly held, and you want to keep them open.
14. Re-title jointly owned assets, such as bank account, property held in joint tenancy, automobiles, stocks, bonds, etc. to remove the deceased's name from the asset.
15. Check to see whether there are any buy/sell agreements regarding businesses, partnerships, or other business investment holdings that the deceased may have had.

The foregoing is a summary of some of the main items to consider. This memo does not contain everything to be considered in all circumstances. Furthermore, it is intended to be general in nature, and it is not specific legal advice. Please feel free to contact us at any time if you have any questions or would like to make sure that your affairs are in order.

