

# What to Do When a Loved One Dies

## To Do Immediately

### Get a legal pronouncement of death

Without a declaration of death, you can't plan a funeral or manage the deceased's legal affairs. If your loved one died in a hospital, nursing home, or under hospice care at home, the staff or hospice nurse will handle this. If your loved one died at home — especially if it was unexpected — you will need to call 911 so that your loved one can be transported to an ER and declared passed.

### Tell friends and family

To track down all those who need to know, you may choose to go through the deceased's email and phone contacts, ask recipients to spread the word, and/or post about the death on social media.

### Investigate existing funeral and burial plans

Ideally, your loved one had the chance to convey their final wishes. If not, start by searching the deceased's documents to determine whether a burial was prepaid, or if instructions were left. If your search turns up nothing, discuss with your family what the deceased may have wanted and what you can afford.

## Within a Few Days of Death

### Make funeral, burial or cremation arrangements

- If your loved one did not have a prepaid burial plan, you'll need to choose a funeral home, decide where the service will be, whether to cremate, where the body or ashes will be interred and what type of tombstone or urn to order.
- If the person was in the military or belonged to a fraternal or religious organization, contact the Veterans Administration or group to see if it offers burial benefits or conducts funeral services.
- Line up friends and family to serve as pallbearers, write a eulogy, help plan the service and post-funeral gathering.
- Write an obituary.

**Secure the deceased's property — including home, vehicle and valuables.**

**Provide care for pets**

**Notify your family member's employer**

Be sure to ask about benefits, any company life insurance policy, and outstanding paychecks.

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## Two Weeks After Death

### Secure ten certified copies of the death certificate

You'll need death certificates to close accounts, file insurance claims and register the death with government agencies. Your funeral home can get your copies, or you can order them from the state's vital statistics office.

### Determine the executor

People usually name an executor in their will to manage their estate. If there isn't a will, the probate court judge will name an administrator in place of an executor. If necessary, the estate's executor should open a bank account for the deceased's estate.

### Find the will and take it to probate

You'll need to take the will to the county or city probate court office to ensure the deceased's debts are paid and that their remaining assets are transferred to the beneficiaries.

### Meet with a trusts and estates attorney

If the estate is worth more than \$50,000 it may help to hire a lawyer to navigate the process and distribute assets.

### Contact a CPA

The estate may need to file a tax return, and a final tax return will need to be filed on your loved one's behalf.

### Track down and inventory assets for the court

List bank accounts, homes, cars, brokerage accounts, and personal property, including furniture and jewelry. These items will need to be filed in the court.

### Make a list of bills

Share the list with the executor so mortgages, taxes and utilities are taken care of while the estate is settled.

### Decide what to do with the passport

You can keep your loved one's passport as a memento, or mail it to the federal government along with a copy of the death certificate to have it canceled.

### Notify the following of your loved one's death:

- **The Social Security Administration:** Typically, funeral directors report deaths to the Social Security Administration, but, ultimately, it's your responsibility. The SSA will notify Medicare.
- **Life insurance companies:** You'll need a death certificate and policy numbers to make claims.
- **Any agency providing pension services**

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## Notify the following of your loved one's death (cont.):

- **Banks, financial institutions:** If you share a joint account with your deceased loved one, you'll need to notify the bank they've died. Most banks will require a death certificate. For individual accounts, the bank will release funds to the person named beneficiary. If a beneficiary wasn't named, the executor will be responsible for getting the funds, repaying creditors and dividing funds according to the deceased's will.
- **Financial advisers, stockbrokers:** A death certificate is needed to access funds. Keep in mind, the beneficiary will be responsible for paying taxes earned by the account.
- **Utility companies, recurring service providers, and the Postal Service to stop services or forward mail.**
- **If home is vacant, switch to a vacant policy with its insurer. If home is under a mortgage, contact the lender.**
- **Credit agencies:** Send a copy of the death certificate to one of the three major credit bureaus (Equifax, Experian or TransUnion). One will tell the others.

## Terminate insurance policies

Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

## Cancel driver's license

## Close credit card accounts

## Close email and social media accounts

The specifics vary by email provider, but most require a death certificate and verification that you are the deceased's executor to access their account. Some survivors choose to turn social media pages into a memorial for their loved one.

## Update voter registration

Depending on where your loved one was registered to vote, you may need to give notice of the death in writing.

## SOURCES

Potts, Leanne. "What to Do When a Loved One Dies." AARP, 18 March 2022.

Editorial. "What to Do When a Loved One Dies: Advice to keep a sad event from becoming even more painful." Consumer Reports, 5 July 2021.