

Loss of a Loved One Checklist

Losing a loved one can be a time when difficult decisions need to be made, while at the same time you are dealing with the emotional aspect of your loss. This checklist is designed to guide you through some of the decisions you will need to make, to ensure your loved ones are taken care of.

Here is a list of items that need to be considered when someone passes.

- 1. Notify funeral home (and family/friends) and begin funeral preparations/arrangements according to the deceased's wishes**
 - a. Care for pets
 - b. For a veteran – contact U.S. Department of Veterans Affairs for benefits
 - c. Obtain copies of death certificate
 - d. Notify employer, pension and retirement administrators, Social Security, and life insurance providers
- 2. Continue to pay bills when due and collect/deposit receipts**
 - a. Ensure any immediate family financial needs are met
 - b. Cancel services no longer needed and notify credit reporting agencies to prevent identity theft
 - c. Delete and/or memorialize online social media accounts
- 3. Contact personal representative/trustee and secure safeguard assets (consider increasing insurance if underinsured)**
 - a. Locate important documents, usernames/passwords, and safe deposit boxes or other safekeeping
 - b. Begin developing a list of all assets (including personal items, intangibles, insurance policies, and annuities) and liabilities
 - Bank accounts
 - Investments (including 529 and retirement plans)
 - Business interests
 - Real estate
 - Pension plans
 - Insurance
 - Private loans
 - Interest in other trusts/estates
 - Personal effects/other assets
 - Mortgages owed
 - Lines of credit owed
 - Credit cards
 - Other liabilities
 - c. Obtain valuations (including necessary appraisals) as applicable for each item
- 4. Determine if probate will be required and engage accountant/attorney as necessary**
 - a. File will in county where deceased passed within 30 days of passing
 - b. Obtain domiciliary letters if necessary
- 5. Determine a plan of holdings in trust and/or distributions and/or retitlings**
 - a. List/sell any required assets according to such plan
- 6. File tax returns**
- 7. Final distribution and closing of estate**



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🌐 SVAaccountants.com

📞 800-279-2616

✉ info@sva.com