

Checklist

After the death of a loved one, there are many details for you to handle.

This checklist can help you gather the information you will need.

Early Steps

Complete N/A

1. Purchase death certificate. Request approximately 10-15 certified copies depending on the extent of the deceased's assets. It may be less expensive to order the required number all at once. Check with your funeral director for assistance.

Complete N/A

2. **Gather personal information.** To report the death and handle business transactions, you will need:

Social Security numbers for the deceased, the surviving spouse and dependent children.

The deceased's full name.

Date and cause of death.

A copy of the marriage certificate.

Copies of birth certificates for any dependent children.

Complete N/A

3. **Locate the Will** and check for an established Trust.

Begin probate procedures where applicable.

Phone Calls to Make

Complete N/A

4. **Contact insurance companies** to report the death and to submit claims for possible benefits, including:

Life insurance.

Property and casualty insurance (auto and homeowners).

Health insurance.

Complete N/A

5. **Contact creditors** to report the death and to check for credit life insurance or accidental death life insurance benefits the deceased may have, including:

Home/Real estate loan

Auto loans.

Credit cards.

Complete N/A

6. **Contact banks/credit unions** to report the death and check for insurance coverage on loans. Review savings and checking accounts for automatic deposits and withdrawals, and stop them if necessary. You may need to open an account in your name if you do not already have one.

Complete N/A

7. **Contact current and all former employers** to report the death and to check for potential benefits like group insurance, a pension or other benefits.

Complete N/A

8. **Contact fraternal organizations and associations.** They may offer assistance or benefits.

Complete N/A

9. **Contact government agencies** to notify the appropriate entities of the death and check for possible benefits:

Casualty Assistance Office at the nearest military installation - for guidance regarding military benefits and entitlements if your spouse is retired military.

To request DD214 military record form call (800) 318-5298 (www.archives.gov).

Department of Veterans Affairs: (800) 827-1000 - for settlement of veteran insurance programs such as SGLI, VGLI, NSLI, USGLI or DIG. Ask about benefits for the surviving spouse and eligible children, (www.va.gov)

Defense Finance and Accounting Service: (800) 321-1080 - for settlement of military retired pay and to start the application process for survivor annuity benefits such as RSFPP, SBP, RCSBP and SSBP. (www.dfas.mil)

Social Security Administration: (800) 772-1213 - to stop social security payments, if any. Surviving spouses and dependent children may also be eligible for death and/or survivor benefits, (www.ssa.gov)

Office of Personnel Management: (888) 767-6738 - to report the death and check on benefits if the deceased was a retired Civil Service employee, (www.opm.gov)

Tragedy Assistance Program for Survivors: (800) 959-TAPS - Provides a support network for the surviving families of those who have died in service to America, (www.taps.org)

More Suggestions

Complete N/A

Review financial paperwork. Look at check stubs, cancelled checks, stocks and bonds, real estate, safe deposit information, etc. for clues to additional assets, benefits or obligations. Be sure to check incoming bills.

Review income tax forms. File all necessary tax returns.

Talk to a financial professional. This is a good time to review your own life insurance and financial needs - including your will. Make sure ownership and beneficiary designations are current.

Contact a lawyer. Complicated estates may require legal help.

Remember: You may need to make financial decisions regarding joint accounts, titles and deeds to vehicles/real estate, and retirement and investment accounts. Please consult a tax or financial professional before taking action. There could be tax implications with ownership changes and asset transfers.

For military and family support services, contact Military OneSource (800) 342-9647 (www.militaryonesource.com) -they can provide information and links to the American Red Cross and other military emergency resources.

Courtesy of: USAA