

## Next Steps for Survivors

Additional tasks loved ones may also need to address:

- Notify U.S. Social Security Administration to stop payments. *Resources: pg. 62.*
- Obtain certified copies of the Death Certificate. The original Death Certificate will be filed in the county where the death occurred, and you can always get additional certified copies of the certificate at a later time. *Certified copies* will be needed for the following:
  - Clearing a Community Property Agreement filed with the County Auditor.
  - Settling insurance claims (one for each company).
  - Obtaining union benefits.
  - Transfer of stocks, bonds, bank accounts etc. that are payable on death (one for each financial institution: savings, checking, trust, credit union, other).
  - Banks require presentation of a certified copy of the Death Certificate (they don't need their own original) in order to establish an account for the estate. This is done through probate by a Personal Representative who has "Letters Testamentary" or "Letters of Administration."
  - Settling mortgage claims (one for each financial institution).
  - Filing Federal Estate Tax Return Form 706, or a state return if required, when the estate is over the taxable limit on transfer of assets.
  - Depending on whether the estate is probated, you may need one for automobile, trailer, boat or camper title transfers (photocopy may suffice).
  - Personal requests for family members (photocopy may suffice).
  - Bereavement leave from an employer (photocopy may suffice).

Check the following for potential death benefits or life insurance:

- Check with employers, unions, organization or associations.
  - U.S. Social Security Administration, *Resources: pg. 62.*
  - U.S. Dept. of Veteran's Affairs, *Resources: pg. 62.*
  - Notify the primary care physician or medical office. If the decedent was being cared for by a specialist, their primary care provider may not learn of the death until you notify them.
  - Evaluate the need for security at the residence, particularly during funeral or memorial services.
  - Cancel or rearrange any regular home deliveries such as newspapers, milk, etc.
  - Arrange for the mail to be held at the post office or forwarded.
  - Cancel publication subscriptions. Keep a copy of the address label from the latest publication as a record, and then send the label to the publisher requesting a refund of the remaining balance.
  - Contact the Direct Marketing Association and ask to be placed on their deletion list. *Resources: Direct Marketing Association, pg. 64.*
  - Stop automatic payments from banks and credit cards, and close accounts.
  - Find perishable property (food, plants, etc.) and arrange for care or disposal.
  - Keep records of *all* payments on burial and other expenses made on behalf of the individual or their estate. To be reimbursed from a probate estate, written receipts are generally required.
  - Review the decedent's personal calendar and cancel appointments.
  - Locate original Will and meet with attorney.
  - Review with CPA pending or needed tax matters.
  - Additional special steps:
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