After Loss Checklist

WHERE TO START

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RIGHT AWAY

- ☐ **Arrange for Life Celebration, Funeral, etc.**
  - ☐ Confirm if there were pre-paid / pre-planned arrangements.
  - ☐ Notify Department of Veterans Affairs (current & former military only) for benefits.
  - ☐ Notify family, close friends and employer.
- ☐ **Arrange for Temporary Care**
  - ☐ For pets, minors and surviving spouse / partner needing assistance.
- ☐ **Locate the Will**
  - ☐ Notify Estate Attorney, Financial Advisor, CPA or other trusted advisors.

    They will inform you of important steps to follow or needed legal processes. Lightsome can provide referrals to trusted advisors if you need them.
- ☐ **Order 12-15 Copies of Death Certificate**

  Verify the social security number is correct. The certificate will be required by all major accounts (financial, insurance, online accounts, government agencies).
- ☐ **Secure the Home**
  - ☐ Install timers on interior lights, change locks and access codes for unoccupied homes.
  - ☐ Secure any valuables or personal property.
  - ☐ Confirm property maintenance like snow removal and lawn care continue regularly.
  - ☐ Arrange mail forwarding to a secure location.
  - ☐ Make arrangements for any business office/space to be secured and managed.
- ☐ **Locate Important Documents**

  See our ***Documents to Discover List*** for a complete list of important items to assemble (financial accounts, insurance, pension, retirement, deeds, titles, etc.).

WHEN YOU HAVE DEATH CERTIFICATE COPIES

- ☐ **Contact Important Advisors & Agencies**
  - ☐ Notify loved one's current and past employers.

    Inquire about benefits like pensions, 401(k) plans, group life insurance and survivor benefits.
  - ☐ Notify Social Security Administration.

    You'll want to stop payments right away if loved one was receiving social security to avoid the complex process of repaying payments made after death. Inquire about survivors' benefits.
  - ☐ Notify credit reporting agencies Experian, TransUnion and Equifax.

    This is important to combat identity theft and other fraudulent activity.
  - ☐ Notify health, life, auto and home insurance providers.

    It is important to ensure coverage continues until the estate is settled. Request claims forms for life insurance and annuities.
  - ☐ Notify the Department of Motor Vehicles and voter registration.

= **Lightsome** can help   =Death Certificate Needed

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Contact Financial Providers

- ☐ Notify any banks or credit unions, open Estate Accounts.
- ☐ Notify any mortgage, vehicle loan or other debt holders.
- ☐ Notify any investment, retirement plan or pension providers outside the Financial Advisor.
- ☐ Notify credit card companies.
- ☐ Notify utilities to update account number and payment information.

☐ Contact Others

- ☐ Cancel cable TV or internet service providers.
- ☐ Make a list of and cancel any regular subscriptions that are no longer needed like newspapers, magazines, gym memberships, food prep/delivery services, prescription deliveries, retail memberships (Amazon, Costco).
- ☐ Work with CPA to file final Personal Tax Return for person who died.
- ☐ Notify any Fraternal Organizations, Union or other Membership Organizations.
- ☐ Closeout and transfer any loyalty programs like airline and restaurant rewards.

☐ Manage Digital Accounts & Assets

- ☐ Work with assigned Legacy Contact to access phone, email & internet accounts. Estate Attorney may provide state-specific guidance on digital accounts.
- ☐ Archive or memorialize social media accounts.
- ☐ Research and close out any online accounts, especially where there may be account balances like PayPal, Venmo, Zelle, streaming services, etc.

  This means any account with a User ID and Password.

☐ Longer Term Home & Property To-do's

- ☐ Manage and coordinate distribution of personal property and donations.
- ☐ Determine if any repairs are needed prior to transfer of real estate.
- ☐ Meet with Realtors, appraisers or other specialty providers.
- ☐ Arrange for cleaning, estate clean-out services, estate sales.
- ☐ Search for unclaimed property benefiting the decedent.

WITHIN 60-90 DAYS

DISCUSS THESE TASKS WITH YOUR ESTATE ATTORNEY BEFORE TAKING ACTION

- ☐ Review and analyze will.
- ☐ File for administration of estate or probate the will if needed.
- ☐ Discuss any open debts or active bills in loved one's name.
- ☐ Cancelling cell phone service.
- ☐ Ask about state-specific guidance on digital assets and accounts.
- ☐ Cancelling credit cards and other property not jointly held.

ASAP

It's normal to feel overwhelmed right now. **Lightsome Estate Concierge** *is a comprehensive concierge service for families who are experiencing a loss. Contact us for a complimentary consultation at team@lightsome.com.*