

# PRACTICAL MATTERS



*A quick reference guide for what to do next, after the death of a family member*

Northern California Conference - Roseville, CA—916-886-5699



## **Practical Matters: A Checklist**

*When your loved one passes, there are things that need to be done. There are calls that need to be made. There are steps that need to be taken.*

*Some, should be seen to immediately and some can be handled at a later date. The following pages are meant simply as a reminder, a tickler, a simple check list for some of the details that need to be addressed.*

*Sometimes there are questions that families have about what to do once someone dies.*

*These few pages will help guide you from the time of your loved one's immediate passing to the days and weeks that follow.*

## **Immediate Concerns**

- ◆ If you have not decided prior to this moment, determine which funeral home you would like to care for your loved one. If a funeral home has been chosen, notify them and they will arrange pick-up.
- ◆ If you have clothes that you want your loved one to wear, gather and deliver to the funeral home for dressing your loved one.
- ◆ Medication disposal: In California, Chemotherapy pharmaceuticals should be returned to the clinic that dispensed them. Most other unused medications may be taken to your local pharmacy.
- ◆ Equipment pick-up: Notify the equipment company and arrange for equipment pick-up

### **Notifications:**

- ◆ Notify the attending physician and pharmacy.
- ◆ Notify family and friends when you are composed.
- ◆ Notify employer and or business associates, as needed.
- ◆ Notify your lawyer or executor or trustee of the estate, as appropriate.
- ◆ Attend to the immediate needs of dependents and pets
- ◆ Cancel any appointments.
- ◆ Ensure that important bills continue to be paid.

**Time Frame:**

**Three—Five Days**



**Gather the following papers:**

- ◆ Original will or trust
- ◆ Safe deposit box(es) and keys
- ◆ Legal certificates: Marriage, death (once available), and birth certificates
- ◆ Legal documents: pre-nuptial agreement, divorce papers
- ◆ Military discharge and/or benefit records
- ◆ Social Security numbers and records
- ◆ Worker's Compensations records
- ◆ Disability records
- ◆ Citizenship records
- ◆ Passport
- ◆ Insurance policies (life, health, homeowners, auto)
- ◆ Contracts and warranties
- ◆ Income tax records (recent)
- ◆ Asset information and documents (bank, credit union, retirement, auto, mortgage, etc.)
- ◆ Liability information and documents (mortgages, loans, credit card debt, unpaid bills, taxes owed)

**Notify the following agencies:**

- ◆ Social Security
- ◆ Veterans Administration (if appropriate)
- ◆ Life insurance agent
- ◆ Credit union
- ◆ Health insurance companies
- ◆ Professional association(s)
- ◆ Fraternal organization(s)
- ◆ Attorney/trustee of estate (if you have not done so yet)



**Time Frame:**

**Five—10 Days**

**Notify the following agencies:**

- ◆ Accountant / CPA / Tax advisor
- ◆ Financial planner / investment counselor
- ◆ Bank(s) / savings & loan(s)
- ◆ Retirement accounts
- ◆ Investment accounts
- ◆ Insurance agent(s)
- ◆ Mortgage companies
- ◆ Property/real estate manager
- ◆ Post Office
- ◆ Department of Motor Vehicles

**Time Frame:**

**10—30 Days**

**Notify the following agencies:**

- ◆ Telephone company / Cell Carrier
- ◆ Gas and electric company
- ◆ Water company
- ◆ Waste disposal company
- ◆ Newspaper / subscriptions
- ◆ Cable/TV subscriptions / Internet Service Provider
- ◆ Credit card carriers
- ◆ Clubs / organizations
- ◆ Home Owners Association



## PRACTICAL MATTERS—LEGAL ISSUES

### **Distribution of the estate**

#### **Helpful Information**

Contact the attorney/executor named in the will to handle probate court matters. Probate is the court-supervised process of paying the deceased's debts and distributing the estate to the rightful beneficiaries. Jointly owned property, property in trust, and assets with a designated beneficiary (life insurance, retirement funds, pensions) do not go through the probate estate process. If there is a living trust, the trustee will oversee estate matters.

### **Death Certificate**

The funeral director will gather information and file the death certificate with the proper authorities. Obtain 10-15 certified copies. These will be needed as you begin to contact financial agencies.

The following information is needed for the death certificate and to apply for certain death benefits:

- ◆ Name of the deceased (first, middle, maiden, and last)
- ◆ Address
- ◆ Date and place of birth
- ◆ Date, time of death, and place of death
- ◆ Gender
- ◆ Race
- ◆ Occupation and date of retirement, if possible
- ◆ Most recent employer
- ◆ Social Security number
- ◆ Marital status
- ◆ Father's name and birthplace

### **Marriage certificates**

This certificate is needed for certain survivor's benefits. If the certificate is not available, contact the county clerk where the marriage was performed.

### **Birth or adoption certificates**

Necessary for dependent children. Obtain from the state or county public records office where the child was born.

## Government Benefits

### Veterans Administration and military Discharge papers

Discharge papers are required for veteran's benefits.

Obtain copies from:

*National Personnel Record Center  
9700 Page Boulevard*

*St. Louis, MO 63132-5200*

*Attn: To the branch of the military in which the  
deceased served*

Telephone: 1-314-801-0800

Stop any monthly VA disability payments.

If the deceased was a veteran, contact the Veterans Administration at 800.827.1000 to determine if funeral, burial, or survivor benefits are available.

- ◆ Death benefit: Benefits may include an allowance for funeral and burial expenses, burial in a national or state cemetery, and/or for a headstone or grave marker.
- ◆ Survivor benefits: Various payments may be available for some surviving spouses and children.



## SOCIAL SECURITY

You will need to notify the Social Security Administration if the deceased was already receiving benefits. Do not deposit or spend/withdraw any check or direct deposit after the death, and contact Social Security first. You may have to return checks received for the month of the death or an overpayment may result.

- ◆ Death benefit: Either the survivor or the funeral director can complete the application and apply the benefit directly to the funeral bill. This is a one-time \$255 payment made only to spouses or a child entitled to survivor's benefits.
- ◆ Survivor benefits: These benefits are intended for an eligible spouse or children. To be eligible, the spouse must fit one of the following categories: age 60 or older, age 50 or older and disabled, or under 50 but caring for dependent children under the age of 16 or disabled. Children may be eligible for benefits if they are under the age of 18 or disabled.

Even if the deceased did not qualify for benefits, the following documents and information will be needed to apply for survivor benefits:

- ◆ Certified copy of the death certificate
- ◆ Social Security numbers of your spouse, you, and your dependent children
- ◆ Copies of your spouse's most recent W-2 forms or self-employment tax return
- ◆ Birth certificate for you and your minor children
- ◆ Marriage certificate
- ◆ Divorce papers, if applying as a divorced spouse



## Work—Related Benefits

### **Employer**

Contact the deceased's former employers for information regarding group life insurance, accident insurance, pension plans, retirement/investment accounts, credit unions, union or professional association death benefits, and any unpaid compensation for vacation or sick leave.

Check on the option for continued health care coverage for the family and for how long it will last, if available.

### **Business partners**

If the deceased owned a business with others, check with those involved in the business about the existence of buy-sell agreements specifying the disposition of the business when an owner dies.

## Financial Affairs

### **Taxes**

Contact an accountant / tax advisor regarding estate, inheritance, and income taxes.

If you cannot locate a copy of the most recent income tax return, you need to fill out IRS Form 4506. You will need to attach documentation that you are authorized to act on behalf of the deceased, such as letters from the probate court.

Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death. This information will be needed for the estate tax return.

Determine if help is needed with valuing assets and preparing a budget.



## Bank Accounts

If you had a joint bank account with the deceased, it will automatically pass to you. Check with the bank representative to change the title and signature card on the account.

If the bank account was held in the deceased's name only, those assets may need to go through probate, or may pass via Affidavit for Small Estates. Contact an attorney for counsel.

If the deceased's estate is in trust, check with the Trust Department at the bank.

## Stocks and Bonds

Check with the stockbroker to change stock and bond titles

## Credit Cards

Order a report from the credit card bureau to ensure that you are aware of all credit cards under the deceased's name. It is also advisable to check [www.annualcreditreport.com](http://www.annualcreditreport.com) for a free credit report.

Contact all credit card companies your loved one had an account with to inform them of the death and to ensure that no one uses the card under the deceased's name.

For surviving spouses: Do not immediately remove the deceased spouse's name from your credit card accounts. Wait six months to open an account in your name only.

Cancel any credit cards that were held exclusively in the name of the deceased. Any payments due on these cards should be paid by the estate.



## Insurance Policies

## Helpful Information

### General

Contact all insurance companies as soon as possible to file claims for death-related benefits and also to update the beneficiaries and other information on policies.



### Life Insurance

Life insurance death benefits are usually payable directly to the designated beneficiary.



### Health Insurance

Contact the health insurance company or employer regarding ending coverage for the deceased and continuing coverage for any dependents.

Send medical claims to insurance carriers.



### Other Insurance

Some loans, mortgages, and credit card accounts are covered by credit life insurance or payment protection plans which pay off account balances.

Auto insurance company should be contacted to adjust policy.



## Miscellaneous

## Helpful Information

### Fraternal Organizations

Check with organizations or lodges (e.g., Elks, Masons, Shriners) for possible death-related benefits.



### Automobile Title(s)

If the deceased owned a car, transfer the title into the appropriate name at the Department of Motor Vehicles.

For information, contact the DMV at 800.777.0133 or visit the local DMV office. The DMV website can be very informative as well.

If the estate is probated, transfer auto titles through the probate court.



### Medical Supplies and Equipment

Notify the durable medical equipment supply company to arrange pick-up of any equipment provided by either Hospice or the supply company.

If you have purchased medical equipment that you no longer want or need, you may contact a local source to sell or donate that equipment for others.



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