

SUNDSTEDT | GOODMAN PC

Civil, Trust, & Probate Litigation

What to do immediately after someone dies.

<input type="checkbox"/>	Death is Pronounced – Regardless of where your loved one passes, a healthcare professional must officially pronounce and record the time of death. This is a requirement to acquire a death certificate.
<input type="checkbox"/>	Organ Donation – Check if the decedent has documented their preference to be an organ donor. This information may be found on their driver's license or an official organ donation registration. If not, a decision must be made quickly on their behalf.
<input type="checkbox"/>	Plan for Dependents and Pets – Making care arrangements for the decedent's dependents or pets is essential. Even a temporary one must be made until a permanent arrangement is finalized.
<input type="checkbox"/>	Notify People – A representative from the family should be designated to notify friends, relatives, employers, and healthcare providers. Texting or using a group chat is one way to quickly inform multiple people at once.
<input type="checkbox"/>	Designate Point of Contact – For those traveling to the funeral or memorial, it should be helpful to appoint someone who can be available to answer calls and provide logistics.

Weeks 1-2 after Death

<input type="checkbox"/>	Locate Will and Submit to Probate Court – You must include a copy of the death certificate. This process may require multiple legal filings, and hiring an attorney could alleviate the stress and burden of maneuvering the legal process.
<input type="checkbox"/>	Locate Trust Documents and Insurance Policies – Trusts generally avoid probate but can be considered part of the taxable estate. Notify the trustees as soon as possible.
<input type="checkbox"/>	Contact Attorney, Financial Advisor, and Tax Advisor – These financial professionals may have insight into the decedent's plans.
<input type="checkbox"/>	Obtain Legal and Tax Advice – Meet with the estate's executor or attorney or your own attorney to discuss any legal or tax issues with settling the estate.
<input type="checkbox"/>	Forward Mail – Proof of authority to manage the decedent's mail or estate is required by the US Postal Service.

Weeks 1-2 after Death (Continued)

<input type="checkbox"/>	Contact Social Security Administration – Surviving spouses and children may be eligible for a one-time death benefit. Find out by calling.
<input type="checkbox"/>	Contact the Decedent's Employer – Ask about any retirement, profit-sharing, or equity compensation plans, and find out about insurance and any other employer-sponsored programs.
<input type="checkbox"/>	Continuing Medical Benefits – Surviving spouses or children may be eligible to continue coverage with existing health insurance under federal COBRA regulations.
<input type="checkbox"/>	Contact Medicare – Surviving Spouses above the age of 65 may qualify for certain Medicare benefits.
<input type="checkbox"/>	Notify Children's Schools – If surviving children are school-age, it is important to notify their schools of the recent death in the family.

Months 1-3 following Death

<input type="checkbox"/>	Pay Special Attention to IRA – Contact the IRA provider to inquire about Required Minimum Distributions and when they must be withdrawn. If you are the beneficiary of an IRA account, contact your attorney or financial advisor to determine the best course of action.
<input type="checkbox"/>	Notify Banks, Brokerages, and Other Financial Institutions – If you are the joint owner of an account with the decedent, you may be able to access the funds. If the decedent held the accounts exclusively, you must leave those funds untouched. Some accounts may have been set up for transfer upon death. It is essential to contact the financial institution to find out.
<input type="checkbox"/>	Obtain Tax ID and Bank Account for Estate – Setting up a bank account for the estate is important for the payment of creditors, receipt of funds from the sale of any assets, and disbursements to beneficiaries. To do so, you'll require a Tax ID for the estate.
<input type="checkbox"/>	Notify Credit Card Companies – This is important to avoid new charges, reoccurring bill payments, and accruing interest. Additionally, it can mitigate the risk of potential identity theft. Some cards may even offer death benefits.
<input type="checkbox"/>	Contact Mortgage Companies (If applicable) – Inheriting a house can have potential legal and tax issues. Contact the mortgage company to find out if there are payments due.

Months 1-3 following Death (Continued)

<input type="checkbox"/>	<p>Notify Credit Bureaus – Notify one of the three credit reporting agencies to inform them of the death. Notifying one of the agencies will flag the account at all three so that no credit will be issued in the decedent’s name. Additionally, it is essential to request credit reports from all three agencies so that you can discover all the open accounts in the decedent’s name.</p>
<input type="checkbox"/>	<p>Cancel Memberships, Subscriptions, and Services – To avoid ongoing billing, it is essential to find any outstanding services or subscriptions and cancel them as soon as possible. These may include gym memberships, streaming services, or cellphone plans.</p>