



# GOFF LEGAL PC

WE HELP DEAD PEOPLE AND FUTURE DEAD PEOPLE<sup>®</sup>

## WHAT TO DO WHEN A LOVED ONE PASSES AWAY

First, let us say that we are sorry for your loss. Dealing with the death of a friend or family member is never easy. Although we deal with these situations, and assist family members on a daily basis, it can not be understated that this is a stressful and challenging time for all involved.

With our clients in mind, we created this checklist to assist them with some of the non-legal tasks that need to be completed when someone passes away.

In a time of crisis, even the simplest details can get lost or overlooked. This list is designed to help you make sure you have the "big" items covered. Please note that this is not legal advice and you should consult your attorney for any legal advice.

### **Week 1 - The following should be done during the first week after death:**

- Make burial arrangements
- Order ten certified copies of death certificates
- Arrange for care for any animals
- Ensure that any minor children are with the nominated guardian, or family member until a guardianship is arranged
- Lock/inspect your loved one's home to make sure it is secure
- Start gathering a list of all financial accounts including bank accounts, IRAs, 401ks, brokerage accounts, 529s, etc.
- Start a list of known bills that the decedent had and/or any creditors that have outstanding balances (don't pay them yet)

### **Week 2 - These items are not emergencies, but should be dealt with after the initial steps:**

- Write thank you notes for funeral/flowers
- Locate the decedent's estate planning documents (including trust, will, and pay on death account information i.e., life insurance)
- File the original will with the Probate Court (must be done 30 days after death \$50 fee)
- Contact an estate planning/trust administration/probate attorney - this is especially important if you are nominated as trustee or executor
- Fill out and return insurance forms - if you are a beneficiary

### **Week 3 - These items are mostly related to the collection of accounts:**

- Notify the Social Security Administration of the death
- Notify/check with the Veterans Administration
- Inform pay on death beneficiaries that they need to contact the company to fill out the require forms
- DON'T change the title of any bank accounts that have automatic deposits paid to them or automatic withdrawals from them

### **Week 4 - More financial accounts:**

- Confirm that all bills are being paid (from accounts the decedent owned)
- Keep a ledger of all expenses paid on behalf of the decedent
- Check in with life insurance companies to see how payouts are coming, if they haven't paid out yet
- Confirm all property is adequately insured (cars, houses, etc.)
- File Petition for Probate (if applicable)

### **Month 2-3 :**

- Keep all medical bills and wait to pay them as they might be adjusted or reduced by insurance at a later date
- Confirm internment (burial headstone) was properly installed
- Confirm all credit cards have been closed. If not, close them
- Confirm with trust administration attorney\* that the proper notification packets (Notification by Trustee) were mailed to all heirs and beneficiaries - 60 days from death
- Close all electronic accounts that are not needed for the trust and/or probate administration
- Confirm with the probate attorney (if there is a probate) what can be done while waiting for a hearing to open the probate - it could take months to get a hearing

### **Months 4-6:**

- If Trust, continue to pay bills and wait for contest period to expire
- If Probate, hopefully get a hearing
- In both cases, continue to seek counsel from your attorney
- Change ownership of any joint tenancy accounts/assets
- Collect any small accounts if able to (i.e. no probate, or small estate) Contact attorney for confirmation that this is applicable
- Work with professionals (CPA, Financial Advisor, Attorney) to determine next steps

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DISCLAIMER: This list is not exhaustive, nor does it include legal advice. If you have concerns, please reach out to an attorney to discuss your situation.