



After a Loved One Passes

Dealing with the death of a loved one is a very emotional time – one that can be stressful and overwhelming. After funeral arrangements or memorial services have been completed, various financial and legal matters need to be addressed. The following checklist, although not all-inclusive, can provide vital information to assist you.

Pertinent Documents

You will need at least 10-15 copies of the certified death certificate to address any financial concerns from banks, government agencies, creditors and other organizations. You can obtain copies from the funeral director, at your city hall or online at www.vitalrec.com/ma.html

Document List

The list of documents below may help you find accounts, assets, and assess outstanding debts as well as submit claims for potential benefits that may be due to the person's beneficiaries:

- Will (must be probated with the court)
- Trust (if applicable)
- Insurance policies (life, health, auto, homeowners, etc.)
- Last credit card statement, checking and savings account statement, mortgage statement
- Investment accounts
- Last two years tax returns
- Marriage and birth certificate(s) of spouse and children

Financial Institutions, Government Agencies and Others

- Notify Social Security if your loved one was receiving benefits, as these benefits will need to stop. As a surviving spouse, ask about your eligibility for an increase in benefits or check on benefits that minor children may be eligible to receive.
- Contact insurance companies for all life insurance policies.
- Contact the employer if the deceased was working and inquire about pension plans, credit unions and union death benefits.
- Contact health insurance company or employer about terminating insurance coverage for the deceased.

- Contact credit card companies
- Contact the post office to have mail forwarded to an appropriate address
- Arrange to change all joint bank accounts into your name, if needed
- Arrange to cash or transfer stocks and bonds into your name, if applicable
- Contact utility companies and creditors
- Make sure that important bills are paid – the last thing you want is for bills to continue unnecessarily. These bills may include mortgage payments, property or income taxes.

Tax Returns

- If needed, seek the advice of an accountant or tax advisor. Tax returns will need to be completed for the year of the death. Information will be needed for estates' tax return.

Property and Estate Handling

- Transfer the automobile title into your name and the deceased owned vehicle at the Secretary of State's office if the real estate is probated through Probate court
- Consider consulting a lawyer to make the process of settling an estate easier and help avoid potential obstacles. If you do hire an attorney, consider hiring one who exclusively handles wills, trusts and estates.