

**RESOURCE GUIDE**

What To Do When Someone Dies

It can be overwhelming for survivors to address the details of the loved one's death and estate during their time of grief. This checklist is intended to help you.

Check the box when a task has been completed.

What To Do When Someone Dies

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This booklet is written to be a general guide. Legality and applicability of the recommendations contained herein may vary from state to state. Please seek legal advice if you are unsure about anything.

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Immediately

Losing someone close to you can be incredibly difficult, and if you're responsible for handling funeral arrangements and personal affairs, the experience is often overwhelming. If this applies to you, we have compiled a checklist of things that need to be addressed after someone passes away. Note that some of these items can only be managed by the executor of a person's estate, so if this isn't you, it's generally a good idea to work closely with the person who is and to ask for the help of friends and family.

❑ Pronouncement of Death: Alaska requires a qualified medical professional to be notified and to make the official pronouncement of death. Dial 911 if you want the support of emergency personnel. The paramedics will attempt resuscitation. Troopers or police will also be dispatched if the person dies at home and they will conduct a general investigation.

If you are enrolled in the **Comfort One Program** (Do Not Resuscitate Protocol and Identification Program ordered by your doctor) **DO NOT CALL 911** and resuscitation will not be attempted. **Have Comfort One on the refrigerator.**

- A. Call Home Health Care agency or Professional Home IV you are signed up with
- B. If Home Health is not involved, call Alaska State Troopers (AST) Dispatch 907 262-4453. If you live in Kenai City limits, call Kenai Police Dispatch 907 283-7879.
 - a. For Dispatch: Have the name of person reporting the home death and have full name of the deceased.
 - b. Dispatch will send Emergency Medical Services (EMS) out to pronounce the patient
- C. After Home Health or EMS pronounces the Patient, you may call Peninsula Memorial Chapel at 907 283-3333 to make arrangements
- D. Who can I give unused medications to? The registered nurse from Home Health or Alaska State Trooper

❑ Organ Donation: Depending on the circumstances, can the organs be donated? Check the deceased driver's license. Also, is there a person cited as the "Durable Power of Attorney for Health Care for the deceased?" They would have authorization to donate body parts for transplant, therapeutic,

educational and/or scientific purposes. They direct the disposition of the deceased remains.

Everyone has the opportunity to become a donor regardless of age, ethnicity, or medical history. Medical suitability is determined at the time of death.

When admitted to a hospital, all efforts to save one's life are performed, and only after death is donation considered. There is no conflict between lifesaving measures and donation. Hospitals do not have access to donor registries to check for donor registration, nor do they make any determination as to whether someone is able to donate. *Life Alaska* (1-800-719-5433) and *LifeCenter Northwest* (1-877-275-5269) determine donation suitability only after all life saving measures have been performed.

The severity of the illness, time spent waiting, blood type, and other important medical information determine allocation of organs for transplantation. Financial status or celebrity status does not contribute or play a role in allocation.

There is no cost to the donor or their family for organ, eye, or tissue donation.

Just one organ and tissue donor can save or improve the lives of over 100 recipients. That precious gift of donation also affects the recipients' circle of family and friends.

❑ Children, Pets & Livestock: Make arrangements for the temporary care of all minor children, children with special needs, pets and livestock. If the decedent was a farmer, rancher, or dog musher, make arrangements for the care of their animals, farm and ranch operations.

ONE TO THREE DAYS

Choose the responsible person: Determine who will be the primary person responsible for arranging the funeral. The decedent may have named a funeral agent to be in charge of their funeral. If not, state statutes determine who has the legal authority to make choices regarding the disposition of the body and where to bury the remains. When planning a funeral, there are critical choices the person in charge of the funeral will need to make. Hopefully, the decedent left instructions on how to dispose of his or her body and where to bury the remains. Otherwise, the family (spouse, then children) will need to make these decisions in a very short time.

Name of Person in Charge:

Who Should I Notify Immediately About The Person's Death? You should tell the following people as soon as possible that the person has died.

- ☐ Person's doctor, hospital, or medical clinic if arrangements need to be made for donation of the person's tissue, organs, or body
- ☐ Funeral Director - Peninsula Memorial Chapel (907) 283-3333) This is the only funeral home in our borough
- ☐ Personal Representative named in a will
- ☐ Guardian of any minor children named in a will
- ☐ The deceased's employer, organizations they belonged to, any advisors (religious, attorney, accountant, financial, etc. as required). Tell friends and family what the funeral plans are. Ask them to help you contact people.

Notify Family and Friends: Ask them to help you with some tasks, including notification of other family and friends. (The Red Cross will help notify family members if the deceased was in the military or if the relative to be notified is in the military).

Other responsibilities include someone to:

- ☐ Answer the phone
- ☐ Collect mail
- ☐ Officiate at the service/memorial
- ☐ Stay at the home during the funeral to guard against break-ins occurring when the family is at

the funeral (answering machine message should not be changed immediately)

- ☐ Provide food for family and friends after the funeral
- ☐ Cancel services such as meals-on-wheels, homecare, etc.

Last Wishes: Find out what the decedent's wishes were regarding treatment of their remains and their funeral or memorial service. Look through the deceased's papers (and potentially their safe deposit box) to find if they:

- ☐ Had a prepaid burial plan
- ☐ Belonged to a memorial society
- ☐ Had written instructions regarding their funeral arrangements

Contact a Funeral Home: Make an appointment within the next 24 hours. You will be asked to make decisions regarding the funeral. Ask a trusted friend or family member to go with you to the mortuary to advise and support you in making the funeral and burial arrangements. Do not feel pressured or intimidated. If you feel you need a second meeting with the Funeral Director, do not hesitate to request a little more time. As long as the deceased is properly cared for, you have time to make the best decisions. Be prepared for the funeral home to request a financial deposit.

Arrangements for the Deceased Person's Body: Arrange for the body to be picked up...

- ☐ According to the Coroner's instructions
- ☐ According to the instructions from a hospital if the body or organs are to be donated
- ☐ By the mortuary chosen for the funeral (Note: Federal law requires price information to be given over the phone)
- ☐ By the crematory if you are going to cremate the body

Complete the Funeral and Burial Arrangements:

- ☐ Decide on cremation or burial
- ☐ Decide on a time and place for a funeral ceremony
- ☐ Decide what will happen to the person's remains and make arrangements for transportation after any local services

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- ❑ Decide whether you will accept flowers (if so, make plans for after the service) or request donations to a charity or other organization in the person's memory)
- ❑ Prepare an obituary for publication in your local newspaper and in the person's local hometown newspaper, if desired. You will likely need the person's full name, age, place of birth and death, occupation, degrees, memberships, military service, outstanding work, hobbies and interests, immediate family survivors, time and place of services, if any, and whether memorial gifts are to replace flowers. If you want help, you can find templates at: www.everloved.com. *Peninsula Memorial Chapel* will also assist with this.
- ❑ Request enough certified copies of the Death Certificate from the funeral director for probate (a court process to transfer legal ownership of property owned by the person who died to the persons who are supposed to receive it) life insurance policies and similar needs (usually 5-10)
- ❑ **Gather Information:** Collect pictures, to be used in the obituary and eulogy. Collect stories about the deceased and determine who will be speaking at the ceremony. Select music appropriate for the service.
- ❑ **Costs:** Funerals can be expensive. Make sure the funeral home is specific about what is covered and included in all costs.
 - ❑ Determine if all or part of the decedent's funeral have been pre-paid. (You can refer to agreement documents the deceased may have kept or ask at the funeral home)
 - ❑ Review the decedent's financial records to see if anyone has the right to withdraw funds for their funeral in advance of probate
 - ❑ Were there any pre-planned funeral arrangements? If so, contact the organization/business that the deceased made arrangements with for the funeral/celebration of life service plans
 - ❑ Veterans, service members, and spouse or dependent child can be buried in a national cemetery for lower costs than a private cemetery. If buried elsewhere, veterans who at the time of death were entitled to receive VA disability payments can receive an allowance toward burial and funeral expenses. This allowance may be greater if the death was related to military service or if it occurred in a Veterans Affairs (VA) hospital. Other benefits may include a ceremonial American flag, a headstone, and Presidential memorial certificate. The mortuary will call the VA at your request.
- ❑ You may have to finance the funeral with other means such as donations from family members and loans
- ❑ If the deceased was on public assistance, burial assistance may be available. Contact the State of Alaska Department of Health & Social Services Division of Public Assistance to inquire about General Relief Assistance Burial Pre-Authorization. Total expenses of burial will be limited to qualify for the benefit so investigate this possibility before contracting for funeral arrangements
- ❑ Wait a few months before you buy expensive markers or memorials
- ❑ **Creditors and Debit/Credit Cards:** Don't ignore them. Tell them your loved one is dead and that they will need to wait until an administrator or executor is appointed. Do not agree to anything or sign anything with creditor until you have discussed it with an attorney. Many credit card companies attempt to have the surviving spouse agree to take over the card (making it sound like they are doing the spouse a favor) and this often is a bad idea.
- ❑ **Protect Yourself:** If you are a surviving spouse, you are particularly vulnerable.
 - ❑ Post the numbers of your local Fire Department, Police Hospital & other important numbers by your telephone or add to cell phone contacts.
 - ❑ Put fresh batteries in all smoke detectors
 - ❑ Check your car for scheduled maintenance
 - ❑ Ask for photo identification from service or delivery people before admitting them to your home
 - ❑ Be sure your street address number is large, clear of obstruction and well lit along with the rest of your property
 - ❑ Leave an extra key with a trusted neighbor or friend, but don't hide keys in mailboxes and planters or under doormats

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❑ **Prior to Appointment as the Personal Representative:**

If you are named personal representative (formerly called “executor”) in a will, you have the power, before you are appointed by the court, to carry out written instructions of the deceased relating to the body, funeral and burial arrangements. You may begin to take steps to protect and safeguard the deceased’s property. Do not remove or distribute property before the opening of the probate estate. If the decedent did not provide for his or her interment by a will or other direction, the right to control disposition of the remains descends to the surviving relatives. The statutory schedule of priority is: first to the surviving spouse, then to the surviving children, parents, next of kin under laws of succession, or the public administrator.

❑ **Obituary:** Although it is not required, it is a good idea to publish an obituary. Include a charitable organization for donations if that is preferred over flowers or other memorial donations.

❑ **Secure the decedent’s tangible property:**

- ❑ **Personal property**, such as vehicles, boats, collectibles, credit cards, silverware, dishes, furniture, tools or artwork.
- ❑ **Search for the Will:** The original will is usually in a safe deposit box, in the attorney’s office, or in a file at home. Check for a strong box or file cabinet. When the signed original will is found, you must file it within thirty days with the Probate/District Court in the Borough which the decedent died to see if the will was lodged prior to death. If you are only able to find a copy of the signed will, it may be possible to offer it to probate. However, the signed original is still preferable.

- ❑ **Safe Deposit Box:** Any person whose name is also on the box may enter it at any time. An agent under power of attorney does not have authority to enter the box because the agency relationship ends at the deceased’s death. An heir or beneficiary named in a will can ask the bank to enter the box to search for the will, a deed to a burial plot or burial instructions. A representative of the bank will open the box in the presence of the heir or beneficiary and remove any will that is found.
- ❑ **Documentation:** Keep track of all donations, flowers, and cards received. Purchase sympathy acknowledgement cards, or use those sometimes supplied by the funeral home and send to the list.
- ❑ **Your Financial Survival:** Help for survivors is available from financial advisors, both your own and those of the deceased person. These include lawyers, bankers, insurance agents, investment advisors, tax consultants, employers and financial planners. Non-financial help for survivors is available from clergy friends, relatives, and professional counselors.

If you need help but can’t afford to pay for it, check with social service agencies like *LOVE, INC. at 262-5140*, they may be able to help you find resources. For free legal services contact Alaska Legal Services in Kenai located at 110 Willow Street. Phone 907 395-0938 or email: kenai@alasc-law.org

Review the past six months of spending to develop your monthly Spending Plan (Budget).

Within 10 Days

☐ **Locate the decedent's legal and financial papers:**

Look for a "*Family Treasure Map*" or other documents the deceased may have created that identifies where important documents and other assets are located.

☐ **Meet with an attorney:** It is important to involve a qualified attorney early in the process.

☐ **Documentation:** Keep track of all income and expenses.

☐ **Death Certificates:** The most common and quickest way to obtain death certificates is through the funeral director. The cheapest way is to contact the Kenai Peninsula Borough Vital Records at (907) 283-3110.

☐ **Digital Assets:** Each Internet service provider (ISP) has set their own policy on what types of access they provide to executors and family members when someone dies. Unless the decedent left a user ID and a password, the ISP will determine what rights the beneficiaries have.

☐ **Other Contacts:**

- ☐ Police, to occasionally check the house of deceased, if vacant
- ☐ Attorney, to learn how to transfer assets and assist with probate issues
- ☐ Accountant or tax preparer, to determine if an estate tax return or final income tax returns should be filed
- ☐ Investment professionals, to obtain information on holdings/assets bank, to locate accounts and safe deposit box
- ☐ Insurance agent, to obtain claim forms
- ☐ Social Services, to learn of benefits
- ☐ Social Security, to stop monthly check and learn of potential benefits. Do this as soon as possible and no later than within the month.
- ☐ Veterans Affairs, to stop monthly check and learn of benefits
- ☐ Agency providing pension services, to stop monthly check and obtain claim forms
- ☐ Guardian, conservator, agent under a durable power of attorney, to notify of death and the end of their responsibility

- ☐ Utility companies, to alter or discontinue service
- ☐ Employer, to notify of death and learn of benefits
- ☐ Newspaper to stop subscription and/or submit an obituary
- ☐ If your loved one was on Facebook, you can memorialize their account. This will let current friends continue to post and share memories but will keep anyone from logging into it in the future.
- ☐ Post Office, if necessary, to forward mail to your address
- ☐ Fraternal, civic, social, religious organizations
- ☐ Voter registration bureau(s), including borough and party registrars

☐ **Inventory the Estate and Documentation:** One recommendation is to purchase a plastic filing box from an office supply store along with some hanging folders. Drop the documents you find into the folders according to their classification. Very few people have their estates well organized. You may find relevant documents in odd places. It is important to gather them all into one place. Don't worry about putting the papers in perfect order. Your lawyer will have experience in organizing and understanding complex financial statements. Some of the documents you will need. If applicable, include:

☐ **General:**

- ☐ Any estate documents, such as wills, trusts, powers of attorney, guardianship or conservator documents, court orders, nuptial agreements
- ☐ Funeral and burial plans
- ☐ Income tax returns for several years
- ☐ Property tax records
- ☐ Marriage, birth and death certificates
- ☐ Divorce papers
- ☐ Military records and discharge papers
- ☐ Digital information, including computer bookkeeping records
- ☐ Bankruptcy filings
- ☐ Partnership or corporate agreements
- ☐ The decedent's Social Security number and card
- ☐ Veterans Affairs card and identification number, if applicable

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☐ Assets:

- ☐ Cash, including coin collections
- ☐ List of collectibles, including art, jewelry
- ☐ Safe deposit rental agreement and keys. (NOTE: the bank may seal the box upon notification of death. It is a terrible place to keep such things as wills, insurance policies, etc.)
- ☐ Credit union accounts (NOTE: many credit unions offer life insurance yet do not forward actual policies)
- ☐ Insurance policies, including life insurance policies or statements, health insurance, homeowners or renters insurance, key man insurance policies, etc.
- ☐ Annuities
- ☐ Brokerage account statements
- ☐ Pension, IRA, retirement statements
- ☐ Savings bonds
- ☐ Certificates of deposit
- ☐ Bank statements, checkbooks and check registers
- ☐ Notes receivable and payable
- ☐ List and value of motor vehicles(s) including title(s)
- ☐ Deeds, deeds of trust, mortgages and title policies
- ☐ Stock and bond certificates and account statements
- ☐ Financial statements, including those from banks, brokerage houses, and insurance agencies
- ☐ Other financial documents, including tax forms from prior years, unpaid credit and utility bills, and mortgage payments
- ☐ Household inventory
- ☐ Accrued wages, unpaid vacation and sick pay
- ☐ Retirement plans, including 401(k)s, IRAs, 403(b), even though a beneficiary is named
- ☐ Benefits, including social security and VA benefits
- ☐ Property in another state or country
- ☐ Anything in a safety deposit box
- ☐ Health savings account
- ☐ Notes receivable
- ☐ Royalties

☐ Liabilities:

- ☐ Unpaid bills including credit cards, student loans, medical bills
- ☐ Lawsuits filed or claims made
- ☐ Child support
- ☐ Alimony
- ☐ Mortgages
- ☐ Car loans
- ☐ Notes payable

☐ Gifts:

- ☐ Documentation of any gifts made in the last two years
 - ☐ Gift tax returns, if any
- You may need an appraiser to complete an appraisal regarding the value of personal and real property. You may also need an accountant to prepare the estate's accounting.

☐ Protect the Estate: You will want to protect the estate before it is distributed to the heirs. Some important things to do include:

- ☐ Make sure any homeowner's, casualty and life insurance policies offer coverage during the probate process
- ☐ Restructure any homeowner, casualty, and life insurance policies, as necessary.
- ☐ Change the registration of investment securities by contacting the decedent's investment professional or the brokerage firm. Also make sure that if the deceased placed any orders, they are immediately suspended. The financial institution(s) will likely require an original death certificate and proof of your appointment as personal representative.
- ☐ Contact financial institutions to determine what information they need and in what format to change registration on any accounts the decedent may have had. If you have any joint bank accounts with the deceased, have the latter's name removed
- ☐ Contact the employee benefits department of the decedent's employer. Ask for a list of death benefits and how they are paid. You will need to provide several certified copies of the death certificate as well as other documentation requested
- ☐ Cancel the person's driver's license. This will also help to prevent identity theft. Go online or call the

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state DMV office for instructions. Have a copy of the death certificate ready. Notify the local election board. This helps reduce the risk of voter fraud in your area.

- ☐ Open a separate checking account for the estate. Determine how to arrange for any income you may be getting from the decedent's retirement plan benefits, union survivor benefits, Social Security, Veterans' benefits, and life insurance policies
- ☐ Collect any insurance proceeds payable to the estate
- ☐ Decide whether to turn off or alter utilities
- ☐ Notify Social Security – you do not want to be personally responsible for overpayments
- ☐ Notify the Veterans Administration
- ☐ Notify the credit bureaus – place a death flag or a credit security freeze on the decedent's credit files. Cancel any credit cards in the deceased's name only. Consider waiting six months before cancelling or changing the name of any jointly held credit cards
- ☐ Do not cash any checks addressed to the deceased without first conferring with your attorney

☐ **Apply for Benefits:** Many decedents have benefits available to their survivors. In particular, you should investigate any employer benefits, organizations to which the deceased belonged for benefits. Social Security benefits and, for veterans, Veterans administration benefits.

You should NOT collect any benefits or insurance proceeds without discussing them with your attorney first. You may be losing more benefits or facing more risks by accepting these benefits than by waiting or declining them.

Employer Benefits. Notify the deceased's employer. Talk to the employee benefits office where the deceased was employed. Find out when the last paycheck is due. If there is any company life insurance, pension benefits, money in deferred compensation or profit sharing or accident insurance.

Insurance Benefits. Notify the life insurance agent(s) and file a claim.

Retirement & Pension Plans - Organizations: Notify Railroad Retirement, Miner's Benefits, Teachers Retirement, labor unions, credit unions, fraternal organizations, and other organizations that may have a death benefit associated with them. For example, if there were occupational factors associated with the death, there may be workers' compensation benefits.

The mortuary may assist you with the paperwork for both VA and Social Security benefits. For information on VA benefits, call the nearest VA listing for Benefits Information and Assistance.

Social Security: For Social Security benefits, call the Social Security Administration immediately. Call (800) 772-1213. You can also visit their website: <https://www.ssa.gov/>

☐ **Veterans:** Be prepared to identify the deceased's:

- ☐ Relationship to you
- ☐ Social Security or VA claim number
- ☐ Date of birth
- ☐ Date of death
- ☐ Place of death
- ☐ Surviving spouse or next of kin
- ☐ Medical history that bears on whether the death is service related or not

If you do not know the VA number, then provide:

- ☐ Service number
- ☐ Dates of active duty service
- ☐ Social security number

Your call will stop the monthly payments. Usually the VA will automatically withdraw any payments made via direct deposit after the date of death. If this does not happen, you must return the check for the month of death.

Social Security monthly benefits are available to the surviving spouse and to children under 18 and certain disabled children. Benefits include a lump sum death benefit. Ask for the "Federal Benefits for Veterans and Dependents" publication.

If you are a surviving joint owner, have jointly owned property transferred into your name alone.

Probate, Distribution & Closing the Estate

- ❑ **Probate Filing:** Whether the decedent had a will or not, unless they had all their assets in a trust or a contract, then probate may be required. Probate courts, at their essence, transfer title. You cannot transfer title unless and until the probate court grants a “*personal representative*” (aka executor or executrix) the power to transfer title. It is impossible to say how long probate will take. The decedent’s estate cannot be distributed to heirs unless and until authorized by law. The decedent may have created a trust, in which case most if not all assets will transfer pursuant to contract(s).
- ❑ **Trusts:** You will still need a trust and estate attorney to help you settle the trust estate with such things as new deeds, applying for a federal tax I.D., determining which assets are best distributed via an “A-B” trust, and so on. It will be much less expensive and time-consuming than going through probate, but you will still need an attorney’s assistance.
- ❑ **Accounting:** The personal representative must file an account with the probate court listing any income to the estate since the date of death and all expenses and estate distributions. The personal representative should assemble all the assets and liabilities, including opening and removing the contents of any safe deposit box. Keep all receipts.
- ❑ **Guardians & Conservators:** If the deceased left orphaned minor children or children with special needs with no written instructions, the probate court will need to appoint a Guardian and/or Conservator to manage their personal care and their property.
- ❑ **Distribution:** Once the court orders the appointment of a personal representative and approved plan of distribution, the personal representative can distribute the estate. It is important to:
 - ❑ Change the title on any property (including stocks, bonds, IRA’s, real estate and automobiles) owned by the deceased.
 - ❑ Obtain an acknowledgment in writing from the recipient/beneficiary of estate assets and liabilities.
 - ❑ Request Change of Beneficiary forms: IRA, Life Insurance Policies, Pension Plans, 401 (k) Plans, & any other investment or retirement plan.It is recommended that you withhold 10% of the assets for six months to cover any liabilities that may arise after the court approves distribution.
- ❑ **Taxes:** You must file tax returns before an estate can be closed. At minimum you will need to file income tax returns for the year of death and income tax returns for any prior years not yet filed. You may also have to file an estate tax return and perhaps a gift tax return.
- ❑ **Closing the Estate:** You will need to file a final accounting with the court listing any income to the estate since the date of death and all expenses and estate distributions with the Probate Court and petition to be released as the personal representative of the decedent’s estate. By now you will have addressed the legal, financial and tax concerns of the decedent’s estate.
- ❑ **Alaska Permanent Fund Dividend:** Depending on the date of death, an Estate Application can be filed by an Estate representative if the person died during the appropriate period. The personal representative of the estate must provide a copy of an affidavit or a legal court document naming them as the personal representative of the estate and a copy of the adult’s death certificate with the application. Current year Estate Adult and Child applications are available on the PFD Forms page.
- ❑ **Homer Electric Capital Credits:** Homer Electric is a cooperative where members earn “capital credits” which represent each member’s share in the ownership of the cooperative. What happens to the capital credits of a member who is deceased? An estate may opt for a *Lump Sum Payment*: If the legal representative requests a refund of the full amount of the capital credits of the deceased patron, after providing certain documentation (such as the death certificate, letters of testamentary, statement of appointment of personal representative), the total capital credits accumulated will be discounted as the net present value. This net present value is based on a formula intended to represent the fair value of the patronage capital when refunded earlier than scheduled.
- ❑ **Alaska Unclaimed Property:** Please check Alaska website for unclaimed property. Sometimes these include, but are not limited to: stocks, bonds, mutual funds, bank accounts, uncashed payroll checks, utility deposits, traveler’s checks, and contents from safe deposit boxes. Go online to: <https://treasury.dor.alaska.gov/Unclaimed-Property.aspx> to start your free search.

Three to Six Months

Simply put, don't do anything different for three to six months. Making big changes now may result in regrets later. Take your time, get good advice, and delay making any decisions.

Unfortunately, this is a time when family members and friends will come to you for money. Don't lend money to anyone! Don't pay unfamiliar debts. Don't sign any documents. Your financial and legal picture will become more clear and you will make better decisions if you just wait a while.

Words of Caution

Identity Theft: An estimated 40% of all identity theft involves deceased persons.

Attorneys: This checklist cannot document everything you may need to know in the first few days following a death or throughout the course of settling the estate. You should establish an early relationship with your attorney to assure that all matters are properly addressed. Seeking your attorney's advice before you act may avoid additional costly legal services later.

Unethical People: Be careful before accepting any telephone, email or mail solicitation. Fraudulent invoices may be received and should be carefully scrutinized for validity.

Avoid Lifestyle Changes: For a period of time, allow for reflection on how the loss will affect the surviving family and friends and how the distributions will affect everyone's lifestyles.

Avoid Immediate Collection of Benefits: Avoid transferring title to assets or making claims as a beneficiary until considering whether either a tax or non-tax reason exists for refusing to receive an asset. Even though the account executive wants to be helpful, you may lose an important tax advantage if you accept an asset. An attorney can help you find the best approach. If you are a surviving spouse, do not immediately remove deceased spouse's name from your credit card accounts. Consider waiting six months to open an account in your name only.

Review Your Own Estate Plan: Including insurance policies, legal documents, investment plans, etc., and revise as necessary.

Don't Pay Off the Decedent's Debts From Your Own Funds: The estate is responsible for any debts of the decedent. Paying off the debts only increases the net value of the estate, which may mean you'd then have to pay higher inheritance taxes.

Some Suggestions

Electronic Memorials: There are many web sites offering electronic memorials in perpetuity. Be cautious about including details about survivors such as birth dates.

Maintaining Records: You will want to keep all estate documents for at least three years. Some documents should be kept indefinitely.

Disclaimer

This checklist is intended as a public service and not a definitive list of all matters of importance to survivors following the death of a loved one. The law and specific procedures vary from state to state and your situation will always be unique. You are advised to seek competent legal counsel in your jurisdiction. This list was developed in December of 2020.

With special thanks to Gary Johnson, Attorney at Law and Charles Hold, MD Emergency Department and Hospice Physician.

Contact Lists

You should call first and then follow up with written notification. Contact lists have been divided into four groups, along with a list of organizations they may have been associated with.

GOVERNMENT AGENCIES	
Social Security Administration	https://www.ssa.gov/ 800-772-1213
Veteran's Administration – Benefits (if decedent was formerly in the military)	https://benefits.va.gov/benefits/ 800-827-1000
Defense Finance and Accounting Service (military service retiree receiving benefits)	www.dfas.mil
Office of Personnel Management (if decedent is a retired or former federal civil service employee)	https://www.opm.gov/ 202-606-1800

HELPFUL RESOURCES	
Funeral Service Consumer Assistance Program P.O. Box 486 Elm Grove, WI 53305	800-662-7666
American Association of Retired Persons (AARP) Alaska	https://states.aarp.org/alaska
Peninsula Memorial Chapel 5839 Kenai Spur Hwy Kenai, AK 9961	907-382-3333
Online Memorial site	https://everloved.com/online-memorials/
Hospice of the Central Peninsula – Grief Support/Bereavement Services	www.hospiceofsoldotna.com 907-262-0453

CREDIT REPORTING AGENCIES	
Experian P.O. Box 9701 Allen, TX 75013	888-397-3742
Equifax P.O. Box 105069 Atlanta, GA 30348	800-525-6285
TransUnion P.O. Box 6790 Fullerton, CA 92834	800-680-7289

DO NOT CONTACT LISTS	
National Do Not Call Registry	https://www.donotcall.gov/www.donotcall.gov
Direct Marketing Assoc.	https://www.ims-dm.com/cgi/ddnc.php

ORGANIZATIONS

- ☐ Professional associations & unions
- ☐ Automobile clubs
- ☐ Health clubs and athletic clubs
- ☐ Public library
- ☐ Alumni clubs
- ☐ Rotary, Kiwanis, Lions, Masonic lodge, etc.
- ☐ Church, synagogue, temple, mosque, etc.
- ☐ Veterans' organizations