

Checklist: How-to Manage After a Loved One Passes Away

Losing someone close to you makes this a challenging time of grief and loss. We suggest that you begin by allowing yourself to mourn. Take care of yourself and your family, and allow yourself to connect with supportive friends. Give yourself time to reflect on positive experiences you shared with your loved one. Talk with loved ones to help you begin to process your grief.

During this time, there are also many practical End-of-Life matters to settle. Managing these important tasks will take some time, and you may need help. Passare suggests how to settle practical matters after your loved one's death:

Gather Important Documents

- | Locate your loved one's will, birth, marriage and death certificates, and other vital records.

- | Locate Social Security card; Veterans Administration and Medicare cards; and any employer W2 forms

- | Request copies of your loved one's death certificate from your funeral service provider or your county office

Verify Benefits

- | Contact the Social Security Administration at 800-772-1213 or visit: <http://www.ssa.gov/pubs/EN-05-10084.pdf>

- | Contact the Veteran's Administration at 800-827-1000 or visit: www.va.gov/opa/persona/dependent_survivor.asp

Notify Insurance and Change Titles

- | Notify automobile, business, home, life and health insurance

- | File claims for all policies in your loved one's name

- | Include a certified copy of your loved one's death certificate with each claim

- | Change the beneficiary name on all insurance policies

- | Revise titles on your vehicle(s), and home(s)

Settle Financial Matters

- | Review your finances and draft a budget to pay mortgage(s) and other financial debts or obligations that you shared with your loved one

- | Transfer all assets into your name or a trust

- | Change tax identification numbers on financial accounts you shared with your loved one

- | Update or close checking, savings, money market, CD, IRA and/or investment and retirement accounts

- | Check safe deposit box(es)

- | Cancel or re-direct direct deposit payments

- | Change ownership and beneficiary designation on all jointly-owned or solely-owned mutual funds, stocks and bonds

Address Legal Issues

- | Talk to an attorney about settling legal matters, including the probate process related to your loved one's will

- | Get advice on transferring assets into your name or a trust as appropriate

- | Ask if you need to file specific legal paperwork

Start Your End-of-Life Planning Now

If you haven't yet begun, now may be a good time to consider and plan ahead for your own End-of-Life issues, including your wishes. You may feel a sense of control and peace of mind once you begin the process and take action. Learn more about planning and preparing for End-of-Life Management at: www.passare.com