

Managing a Loved One's End-of-Life Matters

The loss of someone close to you, especially a family member, is a time of intense grief and loss. It may seem difficult to do everyday tasks like preparing meals and shopping for groceries. Just when you think you're starting to cope with your grief, a sudden memory may be retriggered.

There are also many practical End-of-Life matters to manage. Financial organizations and government offices must be notified. Credit card and insurance companies must be contacted. Personal and legal matters must be settled. Managing these important End-of-Life actions will take some time. Passare recommends ways to help you organize and settle the practical matters after a loved one's death:

Verify Benefits

Contact the Social Security Administration about benefits, procedures and forms. 800-772-1213 or <http://www.ssa.gov/pubs/EN-05-10084.pdf>.

Contact the Veteran's Administration to ask about benefits, required forms and procedures. 800-827-1000 or www.va.gov/opa/persona/dependent_survivor.asp

File Insurance Claims

Notify automobile, business, home, life and health insurance companies. File claims for all policies in your loved one's name. Revise titles on your vehicle(s), and home(s), and change the beneficiary name on all insurance policies.

Include a certified copy of your loved one's death certificate with each claim. Your funeral service provider can obtain copies for you or direct you to the appropriate county office.

Settle Financial Matters

Review finances and draft a budget to address payment of debts such as mortgages and other financial obligations that you shared with your loved one. You may need to contact financial institution(s) or your financial advisor for help on additional financial matters:

- Update or close checking, savings, money market, CD, and/or investment accounts
- Cancel or redirect direct deposit payments
- Change ownership and the beneficiary designation on all jointly-owned or solely-owned mutual funds, stocks and bonds
- Transfer or close IRA and retirement accounts

Address Legal Issues

Talk to your attorney about legal matters, including the probate process related to your loved one's will. Ask if you need to file specific paperwork. Get advise on transferring assets into your name or trust as appropriate.

Start Your End-of-Life Plan

If you haven't yet, now may be a good time to think about and plan ahead for your funeral, burial or cremation. Start to research End-of-Life Management and End-of Life topics at www.passare.com. You may feel a sense of control and peace of mind once you begin the process and take action.