

Checklist For Survivors

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ASK FOR HELP WITH THESE IMMEDIATE TASKS

- Notify close family members of the death
- Arrange for a friend or relative to stay with the survivor
- Make arrangements for care of pets
- Contact the chosen funeral home
- Make funeral arrangements with assistance of funeral home staff
- Choose an organization to receive memorial donations
- Gather information for the funeral service and obituary
- Consider a memorial service at the Plantation
- Call the Manor to arrange posting of notice

AFTER THE FUNERAL

- Notify other relatives and friends
- Locate important documents
 - Social security card, passport, military discharge papers
 - Marriage certificate, birth certificate of deceased
 - Will and trust
 - Insurance policies
 - Bank accounts, certificates of deposit, savings bonds
 - Individual retirement accounts, 401ks
 - Investment account statements, stock certificates
 - Titles to real estate, vehicles
 - Mortgages, notes, installment purchases, other payables
 - Credit cards, charge accounts
- Notify funeral director to order death certificates, one for each employer, pension, bank, insurance company, broker, mutual fund, property transfer, social security, a few extras

WITHIN THE FIRST MONTH

- Set up files for copies of all correspondence and records of expenses paid
- Consult an attorney about probate to transfer assets if property is not held jointly; discuss fees first
- File required documents with clerk of probate court
 - Certified death certificate
 - Notice of trust and supporting pour-over will; or the will, if there is no trust
 - Affidavit of "no Florida taxes due"
- Notify Social Security, apply for survivor benefits
- Notify life insurance carriers and submit claims
- Apply for veteran's benefits if applicable
- Notify professional, fraternal associations, unions; inquire about insurance, survivor benefits
- Notify health insurers of the death, and confirm that survivor's health coverage will continue
- Notify each bank and credit union; request change of ownership and tax identification
- Confirm or cancel direct deposits and automatic withdrawals from accounts as needed

- Arrange access to safe deposit box; re-establish title to safe deposit box
- Set up a new individual bank account
- Deposit inheritance and insurance proceeds in interest-bearing account; defer investment decisions
- Notify each investment account held jointly or in trust; request change of ownership and tax identification number to surviving spouse
- Notify each retirement account; request change of ownership and tax identification to beneficiary
- Notify all creditors of the death, including credit cards, in writing; find out if the debt is insured; change names on joint credit card accounts
- Close unwanted credit card accounts
- Transfer title of real estate
- Apply for widow's exemption for real estate tax
- For property not held jointly, obtain professional appraisal to secure step-up in value
- Notify homeowner's insurance carrier of death and change of ownership
- Change titles of vehicles and notify insurance carrier of death and change of ownership
- Arrange home maintenance services as needed

WITHIN SIX MONTHS

- No estate tax will be due if the estate passes to the surviving spouse
- For substantial estates exceeding the exemption amount, consult a tax accountant or attorney about estate tax return, due within nine months of death
- Prepare to complete personal income tax on schedule; file jointly for year of death, submit a copy of the death certificate with the return
- Continue to pay estimated taxes on schedule
- Review survivor's life insurance, annuities, and process change of beneficiary as indicated
- Cancel deceased's voter registration and driver's license
- Cancel subscriptions and memberships

WHEN YOU ARE READY

- Arrange disposition of personal items no longer need by the survivor
- Prepare an annual calendar of home maintenance services and providers
- Transfer cell phone accounts, utilities, cable, etc.
- Locate, label, and list mechanical devices such as electric panel, sewer clean out, main water valve, A/C filters; list service providers and phone numbers
- Review income and expenses; establish a realistic budget
- Review options to change asset investment; consider financial advisors or family assistance
- Review survivor's will, living will, and trust to insure they are current and appropriate