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**CHECKLIST FOR FAMILY MEMBERS**  
**ITEMS TO HANDLE WHEN A LOVED ONE HAS PASSED**

**IMMEDIATELY:**

\_\_\_\_\_ Handle all arrangements for final disposition.

\_\_\_\_\_ There are 2 types of Certified Copies of Death Certificates that are issued:

**WITH CAUSE OF DEATH** – (Normally require w/ the cause listed)

Life Insurance

Employee Benefits (pension, insurances, 401K's)

Auto Insurance (if the cause of death)

Personal Records - a copy for the family

**WITHOUT CAUSE OF DEATH** – (Normally do not require w/ the cause listed)

Social Security (if spouse or minor child is to claim death benefit)

Veterans Administration (if eligible for death benefits)

Title Transfers (property, vehicles, boats)

Banking (checking, savings/money market, safety deposit box, credit cards)

Stockbrokers

Income Tax (will not accept with the cause of death listed)

Probate Courts (will not accept with the cause of death listed)

Homestead Exemption (will not accept with the cause of death listed)

\_\_\_\_\_ **Locate the will.** You may need to contact the personal representative (if applicable) and/or an attorney. A valid will should be filed with the probate court (in the county of residence) within ten days of the date of death. Filing can be done in person or by mail.

\_\_\_\_\_ **Notify stockbroker** (if applicable) and inquire as to any open or limit orders to buy or sell securities that might have been placed and take appropriate action.

\_\_\_\_\_ **Pay bills** that may be delinquent or due within a few days, such as utility bills, secured loans and car payments. A refund may be due on loan payments if there is insurance coverage on



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the unpaid balance.

\_\_\_\_\_ **Request Credit Report** and use it as a checklist to contact creditors.

Transunion: PO Box 2000 Chester, PA 19022  
1-800-916-8800

Equifax: PO Box 740241 Atlanta, GA 30374  
1-800-685-1111

Experian: PO Box 2104 Allen, TX 75013  
1-888-397-3742

**WITHIN 30 DAYS:**

\_\_\_\_\_ **Keep a phone log of business conversations.** This will help in remembering whom you talked with and what the outcome was. The log should include: the date, the person's name and a brief summary of the conversation.

\_\_\_\_\_ **Notify insurance companies or insurance agent.**

Request and file appropriate forms for:

Life, health, medical, disability, travel and accident, homeowner's, automobile, ect.

**(Please note that you may also consider changing the beneficiaries on your policies at this time)**

\_\_\_\_\_ **Notify any Retirement Benefits.**

\_\_\_\_\_ **Social Security.** The funeral home will notify the Social Security Administration of the death after the arrangements are made. If checks are a direct deposit, notify the bank of the death. A death benefit is payable to a surviving spouse or a minor child only. Other follow up may be necessary to change or apply for benefits. The toll free number is 1-800-772-1213.

\_\_\_\_\_ **Notify sources of any other pension benefits.**

Previous employers worker's compensation Veterans Affairs (Regional Office 1-800-827-1000)



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**WITHIN 60 TO 90 DAYS:**

\_\_\_\_\_ **Notify your stockbroker or investment specialist** to change ownership and tax identification number on accounts.

- Physical stocks and bonds
- Book entry securities
- IRA accounts
- Mutual funds

\_\_\_\_\_ **Notify your bank(s)** to change ownership an tax identification number, if necessary.  
**(Remember to leave one joint checking account open for at least one year to handle any payments or checks that may be payable to both of you)**

- Savings, checking, money market and CD accounts should be reviewed.
- Inquire about mortgage loans, installment loans and credit card accounts. Each lending institution may have a different policy with regard to changes due to death. Also check these accounts for any possible credit life insurance policy that may exist which would pay off the unpaid balance.
- Review who the authorized parties are on safe deposit boxes and make appropriate changes.
- **Cancel any direct deposits**, if necessary.
- **Change IRA accounts if necessary** (title, beneficiaries, etc.)

\_\_\_\_\_ **Notify all other credit card companies.**

- Inquire about credit life insurance coverage on unpaid balances.
- Cancel all individually held cards of the deceased or transfer the account to the survivor, if possible.
- Inquire as to their procedure for jointly held accounts.

\_\_\_\_\_ **Real estate holdings held jointly:**

- Record death certificate (without cause of death) and a Florida Non-Taxable Certificate at the courthouse of the county of residence. (The Florida Non-Taxable Certificate, if applicable, is issued by the Florida Department of Revenue in response to the filing of the preliminary notice and report).
- File for Widowed Person's homestead Exemption. (Filed with the County Tax Assessors office).
- Transfer automobile registration. The procedure may vary depending on the existing registration. Usually a death certificate is required.



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**WITHIN 6 MONTHS:**

- \_\_\_\_\_ Cancel the Drivers License of the deceased.  
\_\_\_\_\_ Review your will and/or trust.

**OTHER ITEMS TO CONSIDER**

- \_\_\_\_\_ **Notify accountant or tax preparer and collect all necessary documents.**

\_\_\_\_\_ **FILING OF TAXES FOR ESTATE:**

(If you are handling yourself, the following items might be helpful)

- Federal estate tax return is form 706
- There is no estate or inheritance tax applicable in Florida.
- Collect all income tax documents (1099 forms, W-2 forms, charitable contribution receipts, medical payment receipts)
- IRS offers a booklet, publication 559, called "Information for Survivors, Executors and Administrators."

To order IRS forms call 1-800-829-FORM.

- \_\_\_\_\_ **Review or complete a living will or living trust.**  
\_\_\_\_\_ **Complete pre-arrangement plans for yourself.**

**TIPS:**

Do not throw anything away if you are unsure.

Keep a joint checking or savings account open for at least one year.

Save the daily newspaper that lists stock, bond and mutual fund valuations for the deceased's date of death, this will usually be the next day's newspaper. You may need this information to price investment holdings as of that date to file tax forms.