

## AFTER DEATH COMPREHENSIVE CHECKLIST - 47 THINGS TO CONSIDER

As a result of popular demand to our November 2020 article entitled “After Death Comprehensive Checklist” in (somewhat) chronological order, the following checklist are things to do or consider:

1. Get a pronouncement of death. More difficult if death occurs at residence. Consider: Out-of-Hospital Do Not Resuscitate Order (different than a living will) so paramedics will not resuscitate. This one-page document should be kept at residence.
2. Disposition of remains. Transportation of remains to funeral home, mortuary, etc. Consider: Disposition of Bodily Remains document giving specific instructions (i.e., cremation, etc.) and order of who is in charge of the body (particularly important if there is disagreement between family or with the funeral home).
3. Contact family and friends. Personal contact should be made to those closest to the deceased. Consider: Contact list on phone or computer (someone trusted should have access to passwords, etc.) can be used for blast email, Facebook, or other social media to notify others.
4. Contact clergy or ritual director. Funeral arrangements should be coordinated.
5. Determine if there are existing funeral plans or arrange funeral plans. Some have pre-need funeral contracts including everything from a burial space and funeral to markers, caskets, urns, etc. If there are no plans, then funeral arrangements should be coordinated. Consider: Purchase pre-need funeral during life.
6. Veteran benefits. Military Veterans and their surviving spouse may be entitled to assistance (i.e., marker and space) if desired. Contact Veterans Administration if this assistance is desired.
7. Is there a document or other writing (other than pre-need funeral contract) that gives specifics as to the burial or funeral? Some give instructions in their will and others have instructions in a document or have handwritten instructions as to their burial or funeral and even posts funeral gatherings.
8. Choose Pallbearers.
9. Determine who will give eulogies.
10. Write obituary. Sometimes the deceased will have written own obituary. If newspaper obituary is too expensive, consider online publication. Do not publish address of deceased to reduce risk and theft.
11. Determine who is in charge of making a list of gifts, contributions, food, etc. received and who is in charge of acknowledgement or thank you notices. Sometimes cards are provided by funeral home.

12. Gather information needed for funeral home for death certificate including:

- a) Full name of deceased including maiden name (if applicable);
- b) Date of birth of deceased (birth certificate) including place of birth;
- c) Date of death;
- d) Gender;
- e) Marital status;
- f) Surviving spouse (if applicable) name;
- g) County and location of death;
- h) Residence address and county of residence at time of death;
- i) Occupation of deceased;
- j) Cause of death;
- k) Full name of parents of deceased

13. Order death certificates. If there is a funeral, this is normally handled by the funeral home. Otherwise, information in item 12 above would be needed. If many accounts or other assets require death certificates for transfers, you might order extra death certificates initially to reduce costs.

14. Secure residence. If deceased lived alone, there is increased risk of burglary or vulturous heirs taking personal property items. Police or security patrol may be notified.

15. Arrange care of dependents. Sometimes a child or elderly parent or a disabled dependent of the deceased needs care arrangements if they were depending on the care of the deceased. Consider: Will or Trust may have addressed care of dependent.

16. Arrange care of pets (especially if exotic). Sometimes pets end up in a shelter if arrangements are not made in advance. Exotic birds or pets can often live for longer than their owner (i.e., the life expectancy of a Kakapo parrot is 95 years). Consider: Will or Trust (sometimes a pet trust) for explicit details on care of pet (i.e., grooming, diet, exercise, medications, payment to caregivers).

17. Notify communal organizations of deceased and immediate family members. Communal organizations (i.e., church or charity) in which deceased or his or her immediate family members have been active will often notify organization members of the death.

18. Notify employer. May need to collect paychecks, commissions or bonuses and cease premiums for group life insurance, health insurance, vision or dental insurance and terminate coverage.

19. Cancel subscriptions received by mail and forward mail. Reduces risk of burglary if the deceased was living alone.

20. Dispose of food, refrigerated items (if there is no one else lived at residence).

21. Locate legal documents and other information needed.

- a) Trusts and/or original Will;
- b) Advance Directives (medical power of attorney, directive to physicians);
- c) HIPAA Authorization (access to medical records due to privacy laws);
- d) Disposition of Bodily Remains (see 2 above);
- e) Organ donation card;
- f) Driver's license;
- g) Social Security card or number;
- h) Pre- or post-nuptial agreements;
- i) Marriage certificate (especially if no Will or Trust);
- j) Birth certificates of all possible heirs if no Will or Trust;
- k) Passport or proof of citizenship;
- l) Military discharge papers (DD-214) for dates of service, service number if deceased was veteran and veteran burial benefits.

22. Locate all financial accounts and check ownership and beneficiary designations.

- a) Checking, savings, money market, CDs;
- b) Retirement accounts (IRAs, 401ks, 403bs, etc.);
- c) Investment accounts including stocks and bonds;
- d) Annuities;
- e) Credit cards;
- f) Cryptocurrency (bitcoins, etc.)

23. Locate all insurance policies.

- a) Life insurance (including VA life insurance and group insurance through employer);
- b) Accidental death insurance;
- c) Cancer insurance;
- d) Mortgage insurance;
- e) Credit card insurance;
- f) Health insurance (including Medicare, Medicare supplement, dental, vision, long-term care insurance or hybrid life insurance/long-term care insurance policy);
- g) Pre-need funeral insurance or burial policy;

- h) Car insurance;
- i) Workmen's compensation insurance

24. Locate username and password information for

- a) Computer access;
- b) Cell phones;
- c) Email accounts;
- d) Social media accounts;
- e) Financial accounts.

25. Locate titles, loans, leases, mineral rights, and deeds.

- a) Vehicle titles (car, boats, mobile homes, etc.) as you will need to change ownership;
- b) Notes (either loans made by the deceased or payable to the deceased);
- c) Deeds to any property owned by deceased including mineral and royalty deeds, timber rights, as well as warranty deeds, transfer on death deeds, life estate deeds, etc.;
- d) Leases including rental properties, business properties (either rented by or to the deceased), oil and gas, timber, etc.;
- e) Membership certificates (club, etc.)

26. Determine debts. If there are debts such as credit cards, utilities, mortgages on real estate, security for loans, lawsuits, etc., this should be determined for the executor, administrator, or other personal representative. Consider: Trustee of trust of deceased usually can act without court involvement.

27. Cancel services. Cell phone, internet, cable, iTunes, Netflix, etc. It should be noted that if the deceased was married and only the deceased was named on the service, the surviving spouse may have problems. For example, if the deceased spouse's name was the only one on the phone bill, the surviving spouse may have to get a new phone number.

28. Contact Estate, Elder Law or Probate attorney as guidance may be needed for.

- a) Probate (if there is a Will and there is need to transfer property and pay creditors);
- b) Administration assistance;
- c) Notification of government entity providing public benefits;
- d) Determination of heirship (if no Will or Trust);
- e) Potential contesting of estate planning documents

29. Probate Will or determine heirship and appoint personal representative: If assets need to be transferred if there is no trust or beneficiary designation, Letters of Testamentary or Administration or a Small Estates Affidavit and Order may be needed to transfer property or pay bills.
30. Cancel credit cards not needed.
31. Notify major credit reporting agencies and get a copy of credit report. When you notify one of the credit reporting agencies (TransUnion, Experian or Equifax), the receiving agency will notify the other two. Major credit reporting agencies information is provided below.
32. Notify Social Security. Usually, funeral homes notify Social Security of the deceased if they are handling the funeral, etc. Widower or widows should be sure to collect a one-time \$235 payment after the death of their spouse. If deceased received payment electronically and an extra payment was received, Social Security will electronically withdraw from that account the amount paid in error. See contact information below.
33. Notify Veterans Administration. If deceased was receiving disability income from VA which should cease, had life insurance policy through VA or is seeking burial benefits from VA, then VA should be notified. If surviving spouse needs care, he or she could possibly receive benefits from VA. See contact information below.
34. Notify Texas Health and Human Services Commission. If deceased was receiving certain Medicaid benefits (such as long-term care and drug costs), the state should be notified of the Medicaid recipient's death. Elder law attorneys can often assist with avoidance of successful claims from Medicaid Estate Recovery (the state often has a right to make a claim against a homestead or car and other exempt resources of the deceased). See contact information below.
35. After any collections or benefits due, terminate insurance policies of the deceased.
36. Cancel driver's license, utilities to the residence (if deceased was single), voter registration, etc. and notify Department of Motor Vehicles.
37. Delete or memorialize social media accounts (i.e., delete Facebook account or memorialize the account). Estate planning documents should mention authority to handle social media accounts and other digital assets of deceased.
38. Close email accounts to prevent fraud.
39. If an estate is established or trust becomes irrevocable, get a tax ID Number for the estate or trust.
40. Make tax elections. Sometimes tax elections are made to the IRS for beneficial tax treatment. Attorney or accountant can give guidance if applicable on elections, as well as use of disclaimers, handling of retirement accounts, etc.

41. Valuation of Assets, Real Estate, etc. Determination of valuation of assets of deceased (such as stocks and real estate) as of the date of death.
42. Cancel prescriptions of deceased. If Medicare D is received and it is withdrawn from Social Security, then it will be cancelled when Social Security is cancelled.
43. Register deceased on Do Not Contact list.
44. File final tax returns (individually or for estate or possibly a trust).
45. Send out thank you notes. For flowers, contributions, etc., to clergy, pallbearers and other appropriate individuals.
46. Beneficiary might update will, trust, etc. if deceased was personal representative, fiduciary or beneficiary.
47. Beneficiary might update beneficiary designation of life insurance policies, retirement accounts, etc., if deceased was primary beneficiary.

#### CONTACT NUMBERS

- Credit Reporting Agencies:
  - Experian – Phone: 1-888-397-3742 / Website: [www.experian.com](http://www.experian.com)
  - Equifax – Phone: 1-800-685-1111/ Website: [www.equifax.com](http://www.equifax.com)
  - Trans Union – Phone: 1-877-322-8228 / Website: [www.transunion.com](http://www.transunion.com)
- Social Security Administration:
  - Phone: 1-800-772-1213 / Website: [www.ssa.gov](http://www.ssa.gov)
- Department of Veteran’s Affairs:
  - Phone: 1-800-827-1000 / Website: [www.va.gov](http://www.va.gov)
- Texas Health & Human Services:
  - Phone: 1-800-252-8263 / Website: [www.hhs.texas.gov](http://www.hhs.texas.gov)

If interested in learning more about this article or other estate planning, Medicaid and public benefits planning, probate, etc., attend one of our free upcoming **virtual** Estate Planning Essentials workshops by clicking [here](#) or calling 214-720-0102. We make it simple to attend and it is without obligation.

MICHAEL B. COHEN

ATTORNEY & COUNSELOR AT LAW

214-720-0102 | [dallaselderlawyer.com](http://dallaselderlawyer.com) | [mike@dallaselderlawyer.com](mailto:mike@dallaselderlawyer.com)

12201 Merit Dr., Suite 230, Dallas, TX 75251