



Family Organizational Plan

Organization of Documents

When a family member dies, it can be a very overwhelming and emotional time. The last thing you want to occur is the added stress of trying to figure out everything needed after a loved one has just passed away. That is why the utilization of this checklist in advance will ensure your financial documents are secure and loved ones know where to find critical information upon a death.

Insurance policies:

- Life insurance, including premium payment records
- Accidental life insurance
- Veteran's insurance (if applicable)
- Employers or pension insurance
- Funeral insurance
- Mortgage and/or credit insurance
- Credit card insurance (to pay off the balance)
- Health insurance
- Property (car, home, etc.) insurance
- Worker's comp insurance & payment records

Financial accounts:

- Checking, savings, certificate of deposit, or other bank accounts
- Investment or retirement accts such as IRAs, 401(k), etc.
- Stocks and bonds
- Annuities
- Credit and debit card accounts
- List of safe deposit boxes, the keys, location and names of authorized users,

Other financial records:

- Employer/retirement benefit plans, including pension and profit-sharing plans
- Veteran benefit records (if applicable)
- Income tax returns for current year
- Property tax records and statements
- Loan papers
- Financial statements, contracts and agreements from any business interests
- Gift tax returns for all years applicable
- Disability payment documents
- Survivor annuity benefit papers

Deeds and titles:

- Property deeds as well as any recent appraisals
- Mortgage documents
- Title and registration for cars, boats, recreation vehicles, etc.
- Certificate or documents detailing memberships to country clubs, private clubs, e



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Legal papers:

- Will and/or trust papers
- Deceased final instructions
- Dissolution of marriage documents and/or pre- or post-nuptial agreements
- Pre-paid funeral contracts
- Organ or tissue donation record
- Social Security card or number
- Birth certificates of all family members
- Marriage license
- Domestic partnership registration
- Driver's license
- Passport, citizenship, immigration and/or alien registration papers
- Military service and/or discharge papers

Personal information:

- Names and contact information of close family and friends
- Names and contact information of all lawyers, financial advisors, etc.
- Family tree (most important if there is no will)

Practical Steps and Information to Complete Prior to Death:

- Make a list of regular bills. Note if the bills are set up for auto pay and when loan payments are due.
 - Utility bills (electric, gas, cell phone, cable, water, garbage, etc.)
 - Loans (mortgage, car, home equity)

- Rental fees (rent, assisted living)
- Credit/debit card bills
- Insurance bills (health, home, life, car)
- Property tax bills (only if not paid through your mortgage)

- Make a list of bank accounts & assign a co-signer or have a joint account so trustee or executor can access the money in the account to pay regular bills
- Power of attorney: If you have a power of attorney, their authority to act under the power of Attorney ends at the time of your death.

Immediate Steps to Take After a Death:

- Contact the deceased's lawyer and close family and/or friends.
- Look for written instructions (often referred to as a letter of instruction or final instructions) for the funeral or memorial service, and burial arrangements.
- Look for records of the deceased person's desire to donate organs or tissue (often designated on a driver's license or mentioned in the deceased's final instructions). Give this information to the deceased's doctor or hospice immediately.
- Arrange for funeral or memorial services, burial or cremation.
- Obtaining a death certificate: You can order certified copies of the death certificate from the funeral director or hospice. Depending on where you live, you may also be able to obtain the death certificate from the local Department of Health office in the county where the death occurred. Most often, to transfer ownership, you will need one certified copy of the death certificate for each major asset.



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Next Steps – Locate Important Papers

Find the deceased's important papers and documents as soon as possible. If necessary, ask the deceased's lawyer if they know where these important papers can be found. Most often, these documents are stored in a safe deposit box. Check with the bank or the deceased's lawyer to see if the safe deposit box is sealed (rules vary by state).

The Will:

- Locate will or trust document
- Notify the executor (a.k.a. personal representative) right away. If there is a trust, notify the trustee. The executor or personal representative is responsible for overseeing the deceased's estate and for following the terms of the will. The trustee is responsible for managing the trust.

Other Items:

- Give all important papers to the executor (personal representative) or trustee as soon as possible.

- Check and take care of the deceased's home, property and pets.
- Put valuables (cash, jewelry, collectable items) in a safe place.
- Locate the deceased's regular bills that will need to be paid.
- Contact the Post Office with forwarding information, if necessary.
- Stop all deliveries of unneeded newspapers, home care services such as meal delivery or nursing services; cancel any outstanding doctor's appointments.
- Cancel services such as cell phones, internet, cable which are no longer needed. Do not cancel utilities... they are still needed for the home.

Organize Documents in an Online Vault

Upload Files Create Folder Download All





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Notification of Death

Once you have notified the deceased's family and friends, as well as their lawyer (if applicable) and personal representative or trustee, you should give notice of death to the agencies and companies listed below. At the same time, you should check and apply for any death benefits or survivor benefits. This is money paid after a death to the person or persons named as the beneficiary.

It can take two or more months for benefits to arrive. Call the offices to find out their requirements, such as a certified death certificate.

- Social Security:** You must notify the Social Security Administration of the death and apply for any possible benefits. You will need the deceased's Social Security number and date of birth. The Social Security office automatically notifies Medicare of the death.
- Insurance Companies:** Contact any insurance company that has a policy on the deceased. This includes policies which may pay death benefits to the beneficiary named in the policy. You will also want to contact any policy that pays remaining account balances. Other insurance companies such as property, health, dental, etc. must be notified of the death so policies can be changed or cancelled.
- Employee Pensions and Benefits:** If you are the beneficiary, contact the deceased's employer and ask about possible death benefits, retirement annuity or pension plans, and life and health insurance coverage. Unions and other professional organizations may also provide benefits.
- Banks, Financial Institutions and Credit Card Companies:** If you are a co-signer or had a joint account with the deceased, you must notify the bank or other financial institutions of the death. If you have a joint account, you own all the money in the account, although you must still notify the bank of the death.
- Veteran's Administration:** If the deceased was a veteran, you will want to notify the VA and ask about possible death benefits and survivor's benefits.
- Credit Bureaus:** It is recommended you notify Equifax, Experian and TransUnion upon death. Notification can help avoid possible identity theft.
- Landlord:** Notify the deceased's landlord as soon as possible and discuss lease or rental agreements and move out date. You will also want to inquire about the deceased's security deposit.