



Curve Ball™
Life Planning

- A CHECKLIST -

WHAT TO DO WHEN A LOVED ONE DIES

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Investments



The death of a loved one is an emotional time. The multiple details to attend to can be overwhelming. We created this check list to help you navigate through the items that need to be addressed in the days, weeks, and months to come.

What to Do Right Away

Take these steps following the death of your loved one.

Notify friends and family

There is no one right way to notify friends and family of your loved one's death. Some people feel strongly about letting people know in-person or over the phone. Others prefer to use email or text. It is emotionally exhausting to notify people, so be sure to allow friends and family to help.

Order a death certificate

When people pass away in a hospital or in hospice care, the facility will take care of ordering this. If your loved one wasn't at a hospital or in hospice, contact your local town or city hall.

Arrange for organ donation, if applicable

If your loved one is an organ donor, call a nearby hospital (or let staff know if he or she is inpatient). Organ donation is time-sensitive, so it's important to act quickly.

Make arrangements for your loved one's remains

Determine if your loved one expressed any wishes about final disposition. Check to see if there are any prepayments to a funeral home or cemetery.

Contact a funeral home

Call a funeral home and make an appointment to meet with them. They will assist you with making the arrangements. If there is no previously arranged funeral home, check reviews and prices before making a final decision.



What to Do Right Away

(continued)

Arrange care for pets or children

Secure short-term care for any pets or dependents while you figure out a longer-term plan.

Submit an obituary

Submit an obituary to the local paper(s). If you prefer friends and family donate to a charity of the deceased's choice rather than sending flowers, be sure to include this language. Include information about the funeral or memorial service. If you don't know where to start, you can Google 'free obituary templates'.

Protect your loved one's possessions

Make sure all major possessions are safe by securing his or her home, car, any outbuildings, and other valuables. If they rented a property, notify the landlord.

Notify employer and volunteer organization(s)

Notify any people or organizations that your loved one worked or volunteered for of your loved one's passing. This is a good time to find out about any company life insurance, benefits, and final pay.

Keep track of gifts and donations

Maintain a list of all donations, flowers, and cards from well-wishers to be able to send an acknowledgment at a later date.

What to Do Within a Few Days

Steps you may need to take within a week of your loved one's death and before any funeral or memorial service is held.

Forward mail

If your loved one lived alone, prevent mail from piling up as it shows the property is unoccupied. Forward mail to an address of someone who can identify bills to be paid and accounts that should be closed. To forward mail, file a request at the post office and show proof that you are an appointed executor and authorized to manage his or her mail.

Take care of needs at their home

Discard food that will expire, water plants, and take care of anything else that may need regular care.

Look into veteran's benefits

If your loved one was a veteran, you may be able to get financial assistance with the funeral or burial. Find more information on the Department of Veteran's Administration website: benefits.va.gov.

Make funeral plans

If you are working with a funeral home, meet with the funeral director to discuss arrangements for a funeral or memorial service. For a burial without any ceremonies or cremation, you can choose to have a memorial service or celebration of life at a later date.

Select and notify funeral participants

If you want eulogies, readings, pallbearers, or other participants involved in the funeral or memorial service, reach out to discuss this with them to leave enough time for them to prepare.

What to Do Within a Few Days

(continued)

Finalize funeral program, order flowers and printed mat

Finalize funeral program, order flowers and printed materials. Determine the day and time of the service, secure the location, and finalize the service program. Order flowers and any printed materials for the service, such as programs and/or prayer cards.

Inform people about the funeral service

Letting people know about the service online is often the easiest way to share details with friends and family. For people who may not be on the Internet regularly, mail an announcement or have someone give them a call.

Coordinate refreshments for the service, if applicable

If you would like food and beverages served after the funeral or memorial service, work out the details. Options typically include providing food and beverages yourself, securing a caterer, asking people to bring food, or hosting a reception at a restaurant.

Plan for a house sitter during the service

Designate someone to be at the home during a funeral service, especially if it's been announced publicly, to prevent intruders.

What to Do Within a Few Weeks

The following are items to do after the funeral or memorial service and within a few weeks of your loved one's passing.

Order a headstone

Typically headstones are not ready in time for a burial. Most people save this task until after the funeral when there is more time. Cemeteries often have a selection of headstones or you can pick one out at a headstone dealer.

Order more copies of the death certificate

To settle your loved one's affairs, you will likely need 10-15 copies of their death certificate. A funeral director may be able to help you order them, or you can order them yourself from the town or city hall.

Begin the probate process

Notify the decedent's attorney about your loved one's death. If there is no designated attorney, it's advisable to consult with an estate planning or probate attorney for advice on next steps. Check into whether any homeowner's or auto insurance policies offer coverage during the probate process.

Notify social security, bank(s), mortgage company, financial advisor, broker(s), and accountant(s)

Find out if the funeral director notified Social Security, and if not contact them yourself. You can reach them by phone at 1-800-772-1213. Through Social Security you may be able to apply for survivor benefits. If you are unsure of which financial account(s) your loved one had, look at their mail to in order to identify what accounts need to be closed.

Take copies of the death certificate to each institution and change ownership of the accounts to the appropriate designee. If you have any joint bank accounts with the decedent, have the latter's name removed. Reach out to your loved one's accountant about filing taxes or make arrangements for someone to do this.

What to Do Within a Few Weeks

(continued)

Cancel credit cards

Identify open credit card accounts and call customer service to close all accounts. You will likely need to send a copy of the death certificate to each one.

Cancel or restructure insurance policies

Policies could include health, insurance, car insurance, homeowner's insurance, or others. Depending on the policy, reach out to either the insurance company or your loved one's employer to stop coverage. Restructure any homeowner's, casualty and life insurance policies, as necessary. If the deceased was on Medicare, the Social Security office will inform them of the death. If your loved one has Medicare Prescription Drug Coverage (Part D), a Medicare Advantage plan, and/or a Medigap policy, you need to call each to cancel.

Meet with the estate planning attorney

Schedule a meeting with the estate planning attorney to settle the estate. At this meeting you and the estate planning attorney can review the will and other details pertaining to the estate settlement. If interested parties are unable to attend this meeting, they can obtain copies of the will.

Determine any employment benefits

If your loved one was working at the time of their death, contact his or her employer to find out about union death benefits, pension plans, and credit unions.

Pay important bills

Make a list of bills that are due, such as mortgage, car, and utility payments. Establish a plan to ensure these bills continue to be paid on time until accounts are canceled.



What to Do Within a Few Weeks

(continued)

Pay any outstanding bills from the estate

The estate, not surviving family members, is responsible for any outstanding debts. Paying the debts yourself is not advisable, as it increases the net value of the estate which could mean higher inheritance taxes.

Change registration of investment securities

Contact your loved one's financial advisor or broker to change the registration of investment securities and make sure any orders are immediately suspended.

Change titles

Change the title on any property (including real estate and automobiles).

Review your own estate plan

If needed, review your own estate plan, including insurance policies, legal documents, investment plans, etc., paying special attention to updating beneficiaries and revise as necessary.

File Federal Estate Tax Return

File a federal estate tax return within nine months of the death if the estate's value exceeds the estate tax exemption for the year of death. It is essential to seek advice from an experienced estate planning professional. It may also be necessary for a final tax return to be filed on behalf of the decedent.



When you are ready, we are here to help.

We're passionate about empowering widows with their financial future. Our Curve Ball™ Life Planning paves the way for rebuilding the financial (and personal) lives of those going through a season of loss.

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