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Post-Loss Resource Guide

Coordinate Personal and Emotional Support

☐ Make a list of family and friends to notify (see the list of important people in the *PRI Estate Summary*).

☐ Contact Soaring Spirits International to request a Newly Widowed Packet and connect with other members of the widowed community.

- Soaring Spirits offers a blog, online forum, weekly Zoom calls and in-person programs, like Camp Widow, to serve the widowed community and help members begin the process of rebuilding.

☐ Consider grief counseling to help you manage the grieving process.

- Psychology Today and ADEC.org maintain databases of licensed/credentialed grief counselors.
- Reach out to your local loss and bereavement center for additional resources.

☐ Ask a trusted contact to ensure you are regularly connecting with family, friends, and grief support networks.

Begin Tribute Planning

☐ Decide if there will be a funeral or memorial service and select a provider.

- Licensed funeral directors can be found through searching the National Funeral Directors Association (NFDA) website.

☐ Select preferences for the decedent's tribute service.

- Work with the selected funeral home to prepare the death certificate and ensure receipt of at least ten (10) certified copies.
- Determine if a casket or urn will be needed and select pallbearers, if applicable.
  - Select cemetery plot and grave marker or mausoleum.
  - Choose inscription text for headstone/marker.
- Choose if there will be a viewing or visitation.
  - Location of church or memorial service.
  - If religious, select clergy to perform service.
  - Identify family or friends to deliver eulogy or participate.
  - Select scripture or literature to read.
  - Choose photographs to display.
  - Select flowers and music for the service, if applicable.
  - Select clothing/jewelry for the decedent to be worn during the service.
- Determine where to direct loved ones to send memorial contributions.
- Arrange transportation to/from service.
- Choose newspaper or online source for the obituary notice.
- Prepare information to be published in the obituary (family history, education, professional history, activities).
- Arrange reception venue and refreshments, if applicable.

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Records and Documentation

☐ Obtain credentials (user names, passwords, and pin numbers) for the decedent's phone and other important websites.

- Update digital access methods where needed to ensure your survivor access remains intact.

☐ Locate official documents and important items

- Last Will and Testament
- Insurance policies
- Mortgages and notes
- Automobile records, titles, and registrations
- Tax records
- Birth certificate(s)
- Marriage certificate
- Deeds and titles (including deed to cemetery plot, if applicable)
- Trusts
- Safe deposit box location and key
- Social Security benefits information
- Veteran discharge papers
- Citizenship papers
- Benefits from fraternal, veteran, or union organization

Notification of Death

☐ **Financial Advisor**

- Update ownership of jointly-held brokerage assets and transfer ownership of solely owned financial assets to named beneficiaries.
- If beneficiaries are not on file, the assets will be distributed in Probate Court.
- Roll-over IRA and retirement accounts to new ownership.
- Transfer mutual fund or bond ownership as designated by the decedent.

☐ **Attorney/Accountant/Tax Consultant**

- A final tax return will need to be prepared for the decedent to pay any taxes owed or claim a refund where due.
- CPA/tax consultant can provide assistance if the decedent's will must be probated.
- Work with tax advisor to file Form SSA-44 to potentially reduce Medicare premiums

☐ **Banks**

- Update all jointly held accounts to individual ownership (with new transfer on death assignments).
- Update/transfer ownership of any individually owned checking/savings account, money market or certificate of deposit.
- Reestablish access to safe deposit box, if applicable.
- Update survivors' beneficiary information to remove the decedent as a beneficiary.

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☐ **Credit Card Companies**

- Cancel all individually held credit card accounts.
- Update jointly held accounts to remove the decedent as a cardholder.
- Apply for credit life insurance, if applicable.
- Credit life insurance satisfies the outstanding debt balance in the event of death.

☐ **Department of Motor Vehicles (DMV)**

- Transfer titles of all vehicles registered to the decedent.
- Cancel decedent's driver's license and voter registration.

☐ **Notify Life Insurance Company (if applicable)**

- Contact funeral home for additional copies of death certificate, if needed (necessary for claims).
- Contact life insurance agent/group to request instructions for filing a claim for a death benefit.
  - Life insurance may be held privately or through an employer.
  - Depending on cause of death, other benefits could be available through medical, health, disability, travel, and/or accident insurance.
- Remove the decedent as a policy holder on homeowners/renters, auto, liability and other insurance.

☐ **Apply for Survivor Benefits (if applicable)**

- Workman's Compensation Benefits
- Social Security Survivors Income
- Pension benefits (contact current/former employer)
- Annuity benefits
- Veterans Burial & Military Survivors Benefits
- Civil Service Benefits
- Railroad Retirement

☐ **Real Estate Management / Property Ownership**

- Transfer any real estate property deeds or mortgages titled in the decedent's name.
- Apply for a step-up in basis of any property inherited from the decedent.
- Apply for widowed person tax exemption(s) (reduced property taxes) at the federal and state/local level.