

## Post Mortem Checklist - 1<sup>st</sup> Year

The First Month		
Things To Consider	What You Will Need	Contact Information
Contact a qualified attorney to explain the decedent's will, file it with probate court and outline tax implications.		State and/or local bar associations
Order 10 certified copies of the death certificate from your county clerk's office, Health Department, or funeral director. Companies and financial institutions generally require certified copies of the death certificate and letters testamentary to settle accounts.		
Contact the Civil Service Office of Personnel Management (OPM) if applicable (if the decedent was employed for more than 18 months).		888-767-6738 OPM
Contact the decedent's employer and all former employers for potential group life insurance, pension (for example, 401k) or other benefits.		
Change medical, dental, and other benefits, if appropriate.		
Contact the decedent's fraternal organizations for possible life insurance benefits.		

<b>The First Month (continued)</b>		
Contact creditors about the decedent's death for possible life insurance or accidental death insurance.		
Cancel individual credit cards.		
Contact mortgage companies or real estate companies for possible benefits.		
Contact the Social Security Administration (SSA) for survivor benefits, if applicable.	<ul style="list-style-type: none"> <li>• Certified copy of the death certificate</li> <li>• Social Security numbers for your spouse, you and your minor children</li> <li>• Copies of your spouse's most recent W-2 forms or self-employment tax return</li> <li>• Name of your spouse's employer</li> <li>• Birth certificates for you and your minor children</li> <li>• Marriage certificate</li> <li>• Divorce papers, if applying as a divorced spouse</li> </ul>	800-772-1213 SSA
Open a checking account in your name if you do not already have one.		
Find all documents needed to itemize your estate's assets (real estate deeds, stock and bond certificates, checking and savings accounts and investment accounts).		
Contact your auto and home insurance companies for possible benefits.	<ul style="list-style-type: none"> <li>• Policy numbers</li> <li>• Decedent's Social Security number</li> <li>• Full name of decedent</li> <li>• Date and cause of death</li> <li>• Certified copy of the death certificate</li> </ul>	

<b>The First Month (continued)</b>		
<p>Contact your life and health insurance companies for possible benefits. If large sums of money are involved, consider getting investment advice from a “fee-only” financial planner who does not sell investments on commission.</p> <p>Review your options regarding IRAs, retirement accounts and other investments. If necessary, registrations may have to be changed.</p> <p>Change beneficiary designations, documents, and accounts that had the decedent as a beneficiary.</p> <p>Send the decedent’s medical claims to insurance carriers.</p> <p>Assess your need for life and health coverage especially if you have minor children.</p>	<ul style="list-style-type: none"> <li>• Policy numbers</li> <li>• Decedent’s Social Security number</li> <li>• Full name of decedent</li> <li>• Date and cause of death</li> <li>• Certified copy of the death certificate</li> </ul>	<p>Certified Financial Planner™ (CFP) practitioner</p>
<p>Review your taxes with an attorney or Certified Public Accountant (CPA).</p>		
<p>Discuss transferring assets into your name or trust account.</p>		<p>Certified Financial Planner™ (CFP) practitioner or attorney</p>
<p>If the decedent owned a business with other owners, you may need to check with others involved in the business about the existence of buy-sell agreements specifying the disposition of the business when the owner dies.</p>		

<b>After The First Month</b>		
<b>Things To Consider</b>	<b>What You Will Need</b>	<b>Contact Information</b>
Establish a budget and make a list of income and expenses.		
Establish an emergency fund, usually 3-6 months' living expenses.		
Change billing name to your own name on joint credit cards when your next statement arrives.		
Retitle jointly-owned real estate or other property.		
Change vehicle titles to your name.		Department of Motor Vehicles
Seek advice from an attorney or Certified Financial Planner™ (CFP) practitioner on updating your estate plan (will, durable power of attorney, living will, healthcare power of attorney and letter of instruction documents) and revising trusts.		
Review old checkbooks, tax returns, bank statements and canceled checks for clues to additional assets, benefits or obligations.		

<b>After The Third Month</b>		
See a tax adviser about your federal, state, and local income tax returns (including any estate tax returns that must be filed).		
Prepare and file all necessary tax returns. You can file a joint return in the year of your spouse's death and file as a surviving spouse for 2 years after the year of death.		
Review next year's personal income tax situation since your filing status has changed.		
<b>After The Sixth Month</b>		
Develop a plan for your financial future.		Certified Financial Planner™ (CFP) practitioner (Fee only)
Review your assets and liabilities and consider changes such as making new investments or moving.		Certified Financial Planner™ (CFP) practitioner (Fee only)
<b>After The First Year</b>		
Decide where you want to live.		