



Steps to take when a loved one passes

A step by step guide on what to do when a loved one passes away.

Regardless of how much advanced notice we may have had, the loss of a loved one is never easy. The responsibility of planning their funeral arrangements or handling the needs of their estate only make the situation more challenging, especially when you don't know where to begin. So what do you do when a loved one passes away?

This <https://estateplanningguide.org/> article will help you answer that question.

What should I do when a loved one passes away?

The following provides advice on what to do when a loved one passes away. This step by step guide will help you with this challenging time and hopefully remove some of the stress.

Steps to take immediately after the passing of a loved one

1 – Obtain a Legal Pronouncement of Death: A legal pronouncement of death is a declaration of the time and date when a person was pronounced dead. The pronouncement of death is typically recorded in the patient's medical record by the attending provider of health care if one was present. If your loved one passed away at a hospital or nursing home, the staff will handle this. If your relative passed away at home, you will require the assistance of a medical professional to declare their death. You should call 911 and inform them of the situation. They will transport your loved one to the hospital where a legal pronouncement of death can be made and you can request the document at that time. If your loved one passed away at home under hospice care, the hospice nurse can declare them dead and assist you with obtaining the legal pronouncement of death. The official declaration of death or legal pronouncement of death is the first step to obtaining a death certificate. The legal pronouncement of death is important for a variety of tasks involved with the handling of their estate. Without a legal pronouncement of death or death certificate you will not be able to access their bank accounts, filing life insurance claims or beginning their estate and probate process.

2 – Notify family members and close friends: Begin by notifying family members and close friends of the deceased. You may not have contact information for all of them or even know everyone who was important to them. Start with the person who you know that was closest to them. You may want to ask them for their assistance in notifying others, or at least ask them for a list of people who should be notified, along with their relationship to the deceased and their contact information so that you can make the notifications.

3 – Notify their employer and coworkers: If your loved one was employed at the time of their passing you should inform their employer as well as any close friends they worked with. For some our coworkers can be like a second family and they will likely be grieving the loss along with you.

4 – Assist with the needs of any dependents: If the person who passed away had dependents such as children, a person with special needs or an elderly person who is reliant upon them for their survival, make sure their immediate needs are addressed until long term care can be assessed and carried out.

5 – Make sure any pets are cared for: If the person who passed had pets, find them a proper caretakers until permanent arrangements can be made for them. Sometimes people will include requests for the care of their pets in their estate planning documents. The Executor of the decedent's estate (if it is someone other than you) should be able to assist you with this. A dog or cat can die within just a few does of going without water.

Steps to take a few days after the passing of a loved one

6 – Secure the person home / property: As soon as possible, you should secure the person's home. Make sure that all doors and windows are locked. Notify any trusted neighbors and ask them to contact you if they notice anything unusual. You should discard and perishable food and remove any trash from the home. You should water plants and tend to any immediate need for the care of the home. You should collect the decedent's mail and if mail forwarding is needed you should contact the United State Postal Service here.

<https://www.usps.com/manage/mail-for-deceased.htm#:~:text=To%20forward%20the%20deceased's%20mail,order%20at%20the%20Post%20Office>.

7 – Contact important organizations: If the person was in the military or had a close connection to a religious organization you should inform them of the passing of your loved one. The Veterans Administration may be able to offers burial benefits or conducts funeral services if requested. You can find out additional information regarding the US Department of Veteran Affairs Burial Benefits here. They can also be reached by phone at [\(800\)827-1000](tel:8008271000).

VA Link: <https://www.benefits.va.gov/compensation/claims-special-burial.asp>

8 – Employer assistance: If your loved one was employed at the time of their passing you can reach out to the employer to make arrangements for their estate to receive any outstanding compensation that is due and to see if the decedent was eligible for any company sponsored life insurance.

9 – Begin making funeral arrangements: Examine any estate planning documents such as a will or trust that was left by your loved one. In some cases they may have provided information on their funeral wishes or made plans in advance. If none exist, speak with other family members or close friends. Begin making arrangements for funeral, memorial service, cremation or burial. An obituary is a notice of a death, typically including a brief biography of the deceased person and published in a newspaper. You may want to consider writing one for your loved one. If you need assistance on writing an obituary, you can view this article on the NBC News Website located here. You will need to inform people about the service and invite the attendees. You should coordinate tasks like flower arrangements, food and refreshments.

NBC Obituary Link: <https://www.nbcnews.com/better/lifestyle/how-write-perfect-obituary-according-professional-writers-ncna1055996>

Steps to take a couple of weeks after the passing of a loved one

10 – Obtain the death certificate and make copies: A death certificate is a legal document issued by a medical practitioner which states when a person died. A death certificate may also be issued by a government civil registration office that declares the date, location and cause of a person's death. Death certificates are important when handling aspects of the decedent's estate such as probate as well as obtaining government benefits. The death certificate is usually provided by the funeral home. You will want to create multiple copies.

11 – Locate your loved ones estate planning documents: If you have not done so already, you will want to locate your loved ones will or any estate planning documents and notify the declared estate Executor or Trustee of they are declared in the documents and that person differs from yourself. If you are unsure where these documents are located, you may want to search for them in a desk, filing cabinet or lock box. If you are unable to find them, ask family members, close friends or the attorney of your loved one if they are aware of the existence and location of them. If you are unable to locate any, the court will assist you with the handling of the estate during probate.

12 – Speak to an attorney or begin the probate process: If your loved one had a living trust, reach out to a trust and estate or estate planning attorney and review the trust documents for advice on how to proceed. You may be able to avoid the probate process. If there was not a living trust in your loved ones estate planning documents, contact your local county court office about beginning the probate process. Probate is a court administered process that transfers the estate of a deceased individual to named or remaining heirs. An estate is made up of the decedent's real estate, personal property, life insurance, bank accounts, investments and personal belongings. The court will either approve the designated estate Executor or appoint one at the beginning of the probate process. The Executor will carry out the duties of the estate.

13 – Speak with your loved ones accountant or hire one for assistance if needed: If your loved one had been working with a CPA, you should reach out to them. Inform them of the passing of your loved one and ask for their advice on how to proceed. The estate may have to file a tax return, as well as a tax return on the decedent's behalf as well.

14 – Complete the probate process if needed: If the probate process is required there are several steps involved that will need to be completed by the executor. Here is what you can expect during a typical probate process:

- **Stage 1** – Filing a petition in probate court and having probate initiated
- **Stage 2** – Issuing notices to heirs and creditors
- **Stage 3** – First probate hearing occurs and the proving of the will
- **Stage 4** – Collection of the decedents assets / estate assets
- **Stage 5** – Paying of creditor claims
- **Stage 6** – The filing of taxes for the estate
- **Stage 7** – Probate court closes the estate and any remaining assets are distributed to the heirs of the estate

Additional information and on the probate process can be found here:

<https://estateplanningguide.org/probate/>

15 – Cancel any services that are no longer needed by your loved one: You should close or cancel and service that are no longer needed by your loved one. Examples of services include health insurance, cellphone service, internet service, newspapers, magazines, streaming services, cable TV service and automobile insurance.

16 – Notify the Social Security Administration of your loved ones passing: If your loved one was receiving Social Security benefits, you must notify the Social Security Administration as soon as possible. You can view information on how to notify Social Security about the

passing of a loved one here. Family members of the decedent may be eligible for death benefits from the Social Security Administration. We suggest asking them for information on benefits when you call them to inform them of the passing of your loved one. The Social Security Administration can be reached at (800)772-1213.

SSA Link:

[https://www.ssa.gov/benefits/survivors/#:~:text=If%20you%20need%20to%20report,800%2D325%2D0778\).](https://www.ssa.gov/benefits/survivors/#:~:text=If%20you%20need%20to%20report,800%2D325%2D0778).)

17 – Consider closing your loved ones social media and email accounts: You can choose to have your loved ones social media accounts removed or left up as a memorial to them. If you choose to have the accounts removed, you will likely need to provide them with a copy of your loved ones death certificate. Many of the larger social media companies such as Facebook and Instagram will also allow a deceased person's profile to remain online, marked as a memorial account. You can click here if you are interested in removing a loved ones profile from Facebook.

Facebook Link: https://m.facebook.com/help/1518259735093203?_rdr

We hope that this checklist on what to do when a loved one passes is helpful.