

The funeral is over.

My Spouse Did Everything

Now, what do I do?



**Funeral Consumers Alliance
of Greater Kansas City**

P.O. Box 7021

Kansas City, MO 64113

Ph: 816.561.6322

fca.gkc@gmail.com

www.funeralskc.org

What Must I Do Now?

It's not uncommon for the surviving spouse or next of kin to be faced with complete responsibility for closing out the affairs of a loved one, and frequently the survivor may have limited knowledge of the business or personal affairs of the deceased and may be challenged where to begin.

The purpose of this brochure is to identify tasks and actions that require attention and how these actions might be delegated to family members, friends or others close to the deceased, should the surviving spouse or next of kin be unable for whatever reason, to assume responsibilities of wrapping up the affairs of the deceased.

This document is offered as a beginning and is not intended to cover every circumstance.

Consult with an attorney, even if you don't want to hire one, and share this document. An attorney may offer helpful suggestions and additions.

You may want to assign some of the tasks to trusted family members and friends.

First Things First

The death certificate is needed at every turn. To receive or pay, to cease or change money flow on the deceased's behalf a death certificate is typically required. If you use a funeral home it probably will provide a few copies, but you likely will need 10 or more. The county or city clerk or vital statistics office can provide additional certified copies and the funeral home may still be able to assist getting additional copies for the surviving spouse or next of kin.

Priority Action Items

- ✓ Do not be quick to make financial asset decisions or distributions but wait for action taken outlined in these pages to be completed
- ✓ Open a bank account in the name of the estate of deceased for in-and-out cash transactions
- ✓ Notify banks, brokerage firms, pension plans in the name of deceased and make account changes as appropriate
- ✓ Take the Will to county courthouse and file for probate
- ✓ Inventory personal property of deceased and identify likely recipients of listed items
- ✓ Notify Social Security (SS) of death and request \$225 survivor benefit payment
- ✓ Notify banks of death and ask that SS payments received after death be returned to sender
- ✓ Notify life insurer(s) and consider option of insurance company holding insurance proceeds 6-12 months prior to distribution
- ✓ Open, inventory and list safety deposit box contents with a family member as witness
- ✓ Notify family tax-return preparer of death and ask for a list of needed tax return items
- ✓ Request free credit reports from 3 rating agencies-TransUnion, Experian, Equifax
- ✓ Explore asking USPS to reroute mail addressed to deceased to a trusted family member
- ✓ Review funeral and burial costs for propriety and completeness
- ✓ Review end of life doctor, hospital and medical invoicing for propriety and accuracy
- ✓ Monitor tax payments and refunds, and record transactions in the estate of the deceased bank account

Documents to Collect

Items owned, titled or carried in the deceased's name should be collected and stored in a safe place for subsequent reference, follow-through or action:

- ✓ Internet accounts—log-ins & passwords
- ✓ Computer, smart phone-log-ins & passwords
- ✓ Will and trust agreements
- ✓ Birth and death certificates
- ✓ Citizenship papers, if applicable
- ✓ Military records and discharge papers
- ✓ Marriage license, divorce papers
- ✓ Passport(s), driver's and other licenses
- ✓ Military records and discharge papers
- ✓ Social Security, Medicare, health insurance cards
- ✓ Bank books, registers, CDs and statements
- ✓ Savings account, stock brokerage, mutual fund, credit union statements
- ✓ Safe deposit keys & agreements
- ✓ Pension & retirement agreements, IRA's
- ✓ Insurance policies (life, health, other)
- ✓ Deeds, mortgages, leases
- ✓ Titles or mortgage-loan agreements involving real & personal property
- ✓ Credit cards, recent statements & agreements
- ✓ Club memberships and library cards & agreements
- ✓ Income tax & gift tax returns (3 years)
- ✓ Invoices, notes and other debt obligations
- ✓ Utility, internet, cable, telephone statements & agreements
- ✓ Budgets, personal financial statements
- ✓ Unused bank check and deposit stock

Action steps related to the above include cancellation, discharge or change. An additional purpose in carrying out these steps is to reduce the possibility of fraud or identity theft occurring in the name of the deceased.

Other Action Steps

- ✓ Review the 3 free credit reports received for accuracy and completeness. Formally request corrections as appropriate and submit Death Certificate supporting account closure
- ✓ Prepare a detailed biographical sketch of deceased's life for records and file
- ✓ Examine contents of deceased wallet or purse. Segregate items for shredding or action
- ✓ Review deceased's personal calendar. Advise or cancel scheduled appointments or meetings
- ✓ Health related - notify or cancel: doctor relationships, insurance coverage, pharmacy relationships and active RX's. Collect health records from doctors and hospitals
- ✓ Notify US Passport Office of holder's death
- ✓ Notify associations and clubs of holder's death
- ✓ Credit cards – review and pay bona fide current balances; cancel accounts; on joint accounts, remove deceased's name
- ✓ Close known e-mail accounts, shut down or close personal social networking accounts
- ✓ Cancel driver's license, modify car insurance "insured", retitle automobiles
- ✓ Change or modify utility and monthly service account names as appropriate
- ✓ Cancel or modify newspaper and magazine account names as appropriate
- ✓ Segregate items to be destroyed by shredding. Consider digitizing an image of important documents for record prior to shredding