

When Someone Dies: A Practical Checklist



KEY FINANCIAL, INC.

Wealth Management with Wisdom & Care

When someone dies, the emotional weight can make even simple decisions feel overwhelming. A clear checklist helps families focus on what matters most, one step at a time. Here's a practical, organized guide you can adapt for family members, clients, or friends.

Act Now: Within 24-72 Hours

Immediate Priorities:

- Notify close family and loved ones
- Notify the deceased's employer (if still working): Address final paycheck, benefits continuation (COBRA), and life insurance through work
- Contact hospice, hospital, or emergency services if needed
- Obtain a legal pronouncement of death; if at home, call 911 or a hospice nurse; if at a hospital or facility, the attending physician handles this. A pronouncement is required before the funeral home can take the body.
- Contact the funeral home or cremation provider; if no provider is selected, you have the right to compare prices. Funeral homes are legally required to provide itemized price lists.
- Locate any of the following (see "[Get Your Affairs in Order](#)" checklist as a full guide):
 - Will or estate documents
 - Advance directives
 - Burial or cremation instructions
 - Organ donor information

Secure the Home & Property:

- Lock doors & windows
- Care for pets
- Do not flush medications; bring controlled substances to a DEA-authorized take-back location (many pharmacies or police stations will accept)
- Remove valuables from visible areas
- Forward mail or collect it daily
- Water plants / maintain property appearance

Obtain Death Certificates:

- Request 12-15 certified copies from the funeral home or vital records office (not photocopies: most institutions require originals with a raised seal. Each copy typically costs \$10-\$20.

You'll typically need them for: Banks, insurance companies, investment firms, Social Security, pension administrators, DMV, & real estate transfers

Funeral & Memorial Planning:

- Burial, cremation, or donation arrangements
- Select cemetery or memorial location
- Schedule service or celebration of life
- Write obituary
- Notify clergy / spiritual leaders
- Coordinate flowers, music, readings, and photos
- Consider a death doula or end-of-life navigator if the family is overwhelmed; these are trained professionals who guide families through the immediate aftermath.

***Clients of Key Financial should contact their Key Client Services team member, as we have secure portals with access to many of these documents and will support you however we can.**

Act Soon: Within 1-4 Weeks

Gather Important Information:

- Military discharge papers / DD-214 form. File a claim with the VA promptly for burial benefits, a grave marker, and a surviving spouse pension may all be available, each with time-sensitive filing windows.
- Marriage certificate
- Social Security number
- Birth certificate
- Insurance policies

Digital & Identity Protection Against Fraud:

- Notify all three credit bureaus (Equifax, Experian, and TransUnion) to place a deceased alert on the credit file. Send a certified copy of the death certificate to each. This is one of the most time-sensitive fraud-prevention steps.
- Monitor identity theft
- Cancel unused subscriptions
- Secure or memorialize social media accounts: Facebook allows memorialization or account removal (requires proof of death); Google / Gmail has an Inactive Account Manager; Instagram can be memorialized or removed. Act promptly; dormant accounts are common phishing targets.

Digital Access:

- Locate: Password manager, cell phone access, computer login credentials, Cloud storage, cryptocurrency records, online banking access
- Note: If no passwords were left behind, account recovery can take weeks to months and may require a court order. This is why digital estate plans matter.

Act Soon: Within 1-4 Weeks

Notify Key Institutions - Government Agencies:

- Social Security Administration:** Call 1-800-772-1213 promptly. If the deceased received a direct deposit payment for the month of death, it must be returned. A surviving spouse age 60+ may be eligible for survivor benefits; apply as soon as possible, as payments are not retroactive.
- Medicare / Medicaid:** Contact your Medicare broker for next steps to cancel Medicare Part B (premium-based) to stop ongoing charges. Surviving spouses may need to obtain their own Medicare coverage if they were covered under the deceased's plan; they may be eligible for a Special Enrollment Period.
- Veterans Affairs (if applicable)
- DMV
- Passport Office

Notify Key Institutions - Financial Institutions:

- Banks and credit unions
- Investment accounts
- Mortgage companies
- Credit card companies
- Pension providers
- CPA / tax preparer

Notify Key Institutions - Insurance Companies:

- Life insurance
- Health insurance
- Long-term care insurance
- Auto insurance
- Homeowners insurance

Notify Key Institutions - Professional Advisors:

- Estate attorney
- Financial advisor
- Accountant

Ongoing Financial Tasks - Stop Unnecessary Expenses:

- Cancel: Streaming services, club memberships, subscriptions, cell phone plans (after preserving data)

Act Thoughtfully: Within 1-6 Months

Estate Administration - Locate Original Estate Documents:

- Will
- Trust documents
- Power of Attorney: expires at death and is no longer valid. Any agent who continues acting under it after death may face legal liability.
- Healthcare directives
- Deeds and titles

Estate Administration - Begin Probate or Trust Administration:

- Work with the executor / trustee and attorney to:
 - Inventory assets
 - Value property
 - Pay debts
 - File court documents
 - Distribute assets

Estate Administration - Organize Financial Records:

- Create a master list of:
 - Assets
 - Debts
 - Income sources
 - Monthly bills
 - Safe deposit boxes
 - Tax returns

Ongoing Financial Tasks Taxes:

- Obtain an estate EIN (Employer Identification Number) from the IRS at [irs.gov](https://www.irs.gov). This is required to open an estate bank account and is free to obtain online. Do this early in the process.
- File final individual income tax return
- File estate or trust income tax returns (Form 1041) if the estate generates more than \$600 in income during administration.
- A separate estate tax return (Form 706) may be required if the gross estate exceeds the federal exemption threshold; consult an estate attorney and/or CPA.
- Some states have an estate or inheritance tax. For example, PA offers a discount if it is paid in 3 months (but due in 9 months).

Ongoing Financial Tasks - Continue Essential Payments:

- Avoid lapses in: utilities, insurance, mortgage, & property taxes

Critically Important Documents to Locate:

- Will and trust
- Insurance policies
- Deeds / titles
- Tax returns
- Marriage / divorce records
- Military records
- Birth certificates
- Password lists
- Recent financial statements

Emotional & Family Considerations - Give Yourself Time:

- Avoid major financial decisions immediately if possible

Emotional & Family Considerations - Communicate Clearly:

- Families often benefit from:
 - Shared task lists
 - One designated point person
 - Written records of conversation and decisions
 - Consider writing a handwritten letter

Emotional & Family Considerations - Preserve Legacy:

- Record or collect personal stories, letters, and photos
- Consider a memory book or video tribute
- Consult an estate attorney about charitable giving in the deceased's name

A Helpful Perspective:

In many families, the hardest part is not the paperwork, it's the uncertainty. A written checklist creates calm during a time when people need clarity most.

As we often emphasize at **Key Financial**, good planning is ultimately an act of love. When someone leaves clear instructions and organized information behind, they give their family a tremendous gift: **the ability to grieve without unnecessary chaos.**