



What To Do When A Parent Dies



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Saying goodbye is hard enough.

Thank you for downloading our guide, *What To Do When A Loved One Dies*. Losing a loved one can be an emotionally difficult time for individuals and families, complicated further with the whirlwind of paperwork and planning that follows. It can be overwhelming at times, but with some preparation and the right information we can help ease that burden for families.

It is our hope that this guide will help lead you and your family through this difficult time.

Sincerely,

Addis Hill



What To Do Immediately

■ Get a legal pronouncement of death

- This is a critical step in getting a death certificate. If your loved one died in a health care facility, they will handle this for you, but if they died at home, for example, you would need a medical professional to declare them deceased.
- The best way to do this is to call 911 or a funeral home.

■ Take possession of mobile device

(ideally, you will want to know their mobile devices access code/password)

- This has sensitive information, passwords, banking apps, etc.) that you will want to keep safe
- You'll probably need to use the phone's address book when informing family and friends
- The phone might be needed to receive verification codes you will need to access and close some accounts and services
- The photos and videos on the phone can be used in the memorial service

■ Inform friends, family and employer

■ Begin to make plans for funeral and final resting place

- Start by looking for any existing funeral or final resting place documents

■ Contact clergy about funeral arrangements *(see page 6)*

■ Arrange care for pets

- Find temporary home for them
- If you are unable or unwilling to do so, you can reach out to family and friends for help.
- If no one is willing or available to temporarily care for the animal, the estate can pay to have the animal professionally boarded, until a new home is found.



Hold off on these for now

- Wait to cancel cell phone service
 - Hold off on cancelling their cell phone, you may need it to receive account verification codes that will let you access and close online accounts.
 - This should be one of the last services to be cancelled.
- Don't allow people to move into the house, or begin to rent it
- Don't sell, give away or promise possessions to others
- Don't drive vehicles
- Don't inform their bank and credit cards as this can lead to account freezes that can halt things like auto-payments, direct deposits, and mortgage and rent payments.
- Don't inform the utility companies, doing so too soon can result in the water, electric and gas being shut off. Speak to an estate planning attorney for more information.

In The Next Few Weeks

■ **Notify the Social Security Administration of the death**

- This is important and should be one of the first things you do.
- Delaying can result in overpayments that can lead to fees and fines.
- As a bonus, Social Security will notify the three major credit agencies and put a hold on their credit until you can provide a death certificate to officially close the accounts.

■ **Contact estate planning attorney**

■ **Appoint the executor of the estate**

■ **Contact financial planner or advisor**

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The two professionals above may be able help with some of the items on this list

■ **Acquire death certificates**

- Request at least 10 copies of the death certificate; you will need these to close certain accounts, file life insurance claims, register the death with government agencies, etc.
- A funeral home can procure them for you or you can order them from the deceased's state's vital statistics office

■ **Have mail forwarded**

■ **Inform pension administrator (if they have one)**

■ **Contact life insurance company of death**

■ **Find homeowners policy and make sure you don't allow it to lapse**

■ **Secure the estate**

- Make sure all entries are secured and retrieve any outstanding keys.
- Make sure the home doesn't appear abandoned or vacant as this can encourage theft.

FUNERAL & OBITUARY CHECKLISTS

Funeral

- Who needs to be involved with the funeral and memorial?
- What is the budget? This is important to know prior to making any plans!

Roles that might need to be filled:

- Pallbearers
- Someone to Eulogize
- Greeters
- Readers
- Person to preside over the memorial/funeral
- Spiritual leader and related clergy (if desired)
- Obituary writer
- People to find and share images of the deceased over the years
- People to create the funeral program, printed collage or video montage (some funeral homes can help with this)
- Funeral home staff
- Florist
- Caterer or restaurant for post-service gathering
- Musician(s) and singer(s)
- Cemetery representative
- Printer (for funeral programs and other memorial remembrances, though some funeral homes can handle this for you)
- Someone to manage financial matters

Obituary

Things you may want to include:

- Parents' names
- Date and place of birth
- Date of marriage
- Name of spouse, children and grandchildren (listed as "deceased is survived by ...")
- High school and colleges
- Degrees or certifications and awards
- Personal or professional highlights and achievements
- Organizations, activities and hobbies in which they were involved
- Charitable endeavors and volunteer work



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