



# Estate Close Out Checklist

FIRST SET OF ACTIONS	
01_Legal Pronouncement of Death	<ul style="list-style-type: none"> <li>• A professional confirms the passing and documents time of death. Passed away in a hospital (doctor) Passed away in hospice care (hospice nurse)Passed at home or in another location (call your doctor or 911)</li> </ul>
02_Review Letter of Intent / Estate Overview	<ul style="list-style-type: none"> <li>• For instructions, requests and important personal or financial information that don't belong in your will, write a letter. Use it to convey your wishes for things you hope will be done. No attorney is needed. The letter won't carry the legal weight of a will.</li> </ul>
03_Arrange transportation for loved one's body	<p>Popular Options</p> <p>Autopsy needed (call doctor)</p> <p>Organ Donation (call doctor)</p> <p>Mortuary or Crematorium (by law, a mortuary must provide price info over the phone)</p>
04_Notify the person's doctor or the county coroner.	<ul style="list-style-type: none"> <li>• Confirm whether they were an organ donor</li> </ul>
05_Notify Who To Contact First and/or Close Family and Friends	<ul style="list-style-type: none"> <li>• Contact close family and friends first</li> <li>• Find the best way to contact others that need to know right away. You can ask for help with this.</li> <li>• You will want to contact everyone with the funeral details once you have them so only contact those that you want to know right away.</li> </ul>
06_Notify Employer or Important Professional Contacts	<ul style="list-style-type: none"> <li>• Request info about benefits and any pay due. Ask whether there was a life-insurance policy through the company.</li> <li>• If the deceased was employed (or actively volunteering), call to let them know that your loved one has passed away. This is also a good time to ask about pay owed, benefits and life insurance.</li> </ul>
07_Handle Care of Dependent Children	<ul style="list-style-type: none"> <li>• Have someone care for children/dependents until a permanent arrangement is made.</li> </ul>
08_Handle Care of Pets	<ul style="list-style-type: none"> <li>• Have someone care for pets until a permanent arrangement is made.</li> </ul>



# Estate Close Out Checklist

## SECOND SET OF ACTIONS

01_Arrange Funeral/Memorial Service Arrangements, Burial, Cremation	<ul style="list-style-type: none"><li>● Consider whether you need or want other financial assistance for the funeral and burial. Help might be available from a number of sources, incl. a church, union or fraternal organization that the deceased belonged to. Phone or send an email to the local group.</li><li>● Ask the funeral home to order your death certificates (talk about how many) - these will take a few days so by the time you are ready to start on the estate, they should arrive.</li><li>● See if your loved one had a pre-paid plan before you make arrangements.</li><li>● If you decided to work with a funeral home, meet with the funeral director to go through your options for service, casket, etc. Depending on what you decide you may also need to work with someone as a cemetery.</li><li>● Decide on flowers and donations.</li><li>● Spread the word. An online funeral announcement is often the easiest way to share event details with friends and family. For older folks who may not use the internet regularly, you can send a paper funeral announcement or arrange for people to call them and let them know.</li></ul>
02_Contact organizations loved one belonged to (e.g., fraternal, military, religious, union)	<ul style="list-style-type: none"><li>● If the person was in the military or belonged to a fraternal or religious group, contact that organization. It may have burial benefits or conduct funeral services.</li></ul>
03_Enlist help for the funeral	<ul style="list-style-type: none"><li>● Family and friends may be needed to serve as pallbearers, to create or design the funeral program, cook meals (for a repast gathering or simply for the household of the deceased), take care of children or pets, or shop for any items needed for the funeral or household of the deceased.</li><li>● If you want friends or family members to give eulogies, do readings, sing, be pallbearers or participate in another fashion, reach out and discuss this with them.</li></ul>
04_Prepare and Post Obituary	<ul style="list-style-type: none"><li>● The funeral home might offer the service or you might want to write an obituary yourself. If you want to publish it in a newspaper, check on rates, deadlines and submission guidelines. Don't include such details as exact date of birth that an identity thief could use.</li></ul>
05_Spread the word about the service	<ul style="list-style-type: none"><li>● Once a date and time have been set for the service, share the details with those on your contact list. Include an address to send cards, flowers or donations.</li></ul>



# Estate Close Out Checklist

06_Keep an eye on loved one's home and personal information (secure property)	<ul style="list-style-type: none"> <li>● Lock up the person's home and vehicle. Is the car parked in a secure and legal area? Will the home be vacant? If so, you may want to notify the police (dial a non-emergency number), landlord or property manager.</li> <li>● Ask a friend or relative to keep an eye on the person's home, answer the phone, collect mail, throw food out, and water plants.</li> </ul>
07_Make a list of well-wishers	<ul style="list-style-type: none"> <li>● Keep track of who sends cards, flowers and donations so that you can acknowledge them later.</li> </ul>
08_Review Any Personal Information / Details (e.g., purse, wallet)	
<b>THIRD SET OF ACTIONS</b>	
01_Open and Handle Personal Safe	
02_Notify/Contact Estate Attorney for Will or Trust	<ul style="list-style-type: none"> <li>● It's worth considering whether you should hire an attorney to help you through this process.</li> <li>● If you go through probate, the process will start with an inventory of all assets (e.g., personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry), which will need to be filed in the probate court.</li> <li>● Ask them about any other issues. They will either be able to help you or guide you to another source.</li> </ul>
03_Obtain Death Certificates	<ul style="list-style-type: none"> <li>● Obtain death certificates (usually from the funeral home). Otherwise, you can order them yourself from city hall or another local records office.</li> <li>● Get multiple copies; you'll need them for financial institutions, government agencies, and insurers. You'll likely need anywhere between 5 and 10 copies (but possibly more), depending on the accounts that your loved one had open. If needed, you can always order more. You will be charged for each original.</li> <li>● Only provide originals when required; otherwise, copies will work</li> </ul>
04_Open Estate Bank Account	<ul style="list-style-type: none"> <li>● If necessary, the estate's executor should open a bank account for the deceased's estate.</li> </ul>
05_Open and Handle Safe Deposit Box	
06_Notify Social Security (SSN)	<ul style="list-style-type: none"> <li>● Contact Social Security (800-772-1213; socialsecurity.gov)</li> <li>● Confirm Social Security account is closed to avoid identity theft.</li> <li>● Ask about applicable survivor benefits.</li> <li>● Stop payments. See Monthly Income Sources.</li> </ul>



# Estate Close Out Checklist

07_Notify Income Monthly Income Sources (e.g., alimony, employment, pension, social security, veteran)	<ul style="list-style-type: none"> <li>● Stop monthly checks and get claim forms for survivor benefits.</li> <li>● You will want to do this sooner than later as to not have to pay anything back</li> </ul>
08_Notify Other Income Sources (e.g., expected inheritances, royalties, trust fund)	
09_Submit Mail Forward Request to Post Office	<ul style="list-style-type: none"> <li>● You'll need to file a request at the post office and show proof that you are an appointed executor and authorized to manage his or her mail. Read more on the USPS website.</li> <li>● This will prevent accumulating mail from attracting attention.</li> <li>● Will help you identify bills that need to be paid and subscriptions, creditors and other accounts that should be closed.</li> </ul>
10_Send thank-you notes to well wishers	<ul style="list-style-type: none"> <li>● From the contact list that you acquired earlier, send thank-you notes and acknowledgements. Consider delegating this task to a family member.</li> </ul>
11_Notify Veteran Services (identification, service record, discharge, separation notice) - (also see Monthly Income Sources)	<ul style="list-style-type: none"> <li>● Contact Veterans Affairs (800-827-1000; va.gov)</li> <li>● Ask about applicable survivor benefits.</li> <li>● Stop payments. See Monthly Income Sources.</li> </ul>
<b>FOURTH SET OF ACTIONS</b>	
Cancel Driver's License / State ID cards	
Cancel Travel IDs (e.g., passport, global entry, nexus)	
Close Social Media and Digital Assets	
Complete Tax Returns	<ul style="list-style-type: none"> <li>● A return will need to be filed for the individual, as well as for an estate return.</li> <li>● Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.</li> <li>● Discuss all taxes (e.g., federal, state, estate, property)</li> </ul>
Distribute Items according to Legal requirements	
Handle Off-Site Storage (e.g., personal, vehicles)	



# Estate Close Out Checklist

Handle Weapons/Firearms Details (e.g., concealed carry weapons permit, serial numbers)	
Note When Refunds Will Come In	
Notify Accounts - Banks (e.g., checking, savings, CDs, credit union, automatic authorizations)	<ul style="list-style-type: none"><li>● Call bank to make sure you have the appropriate paperwork to gain access</li><li>● Take recommended paperwork and copies of the death certificate to each bank and change ownership of the accounts.</li><li>● Change ownership of joint bank accounts.</li></ul>
Notify Accounts w/ Points (e.g., hotels, airlines, car, restaurants)	
Notify Any Other Accounts	<ul style="list-style-type: none"><li>● If you're unsure of what accounts there are, use their mail and any online accounts you have access to in order to identify what accounts may be open</li></ul>
Notify Credit and Debit Cards Companies	
Notify Credit Reporting Agencies	<ul style="list-style-type: none"><li>● Provide copies of the death certificate to Experian, Equifax and TransUnion in order to minimize the chances of identity theft.</li><li>● It's also a good idea to check your loved one's credit history in another month or two to confirm that no new accounts have been opened.</li></ul>
Notify Financial Accountant / Tax Preparer	<ul style="list-style-type: none"><li>● A return will need to be filed for the individual, as well as for an estate return.</li><li>● Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.</li><li>● Discuss all taxes (e.g., federal, state, estate, property)</li></ul>
Notify Financial Advisors (e.g., investments, stockbroker)	<ul style="list-style-type: none"><li>● Determine the beneficiary listed on these accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit by simply filling out appropriate forms and providing a copy of the death certificate. If that's the case, the executor wouldn't need to be involved. If there are complications, the executor could be called upon to help out.</li></ul>
Notify Health Care Facilities (e.g., hospitals, clinics, hospice, palliative, nursing home)	
Notify Health Professionals (doctors, dentists, specialists)	<ul style="list-style-type: none"><li>● Confirm all bills have been processed and turned into insurance companies.</li></ul>



## Estate Close Out Checklist

<p>Notify Insurance Companies (all)</p>	<ul style="list-style-type: none"> <li>● Close out any outstanding claims. Either pay outstanding bills or get reimbursed.</li> <li>● Ask about any survivor and/or death benefits and who the beneficiary is.</li> <li>● Request forms to start process.</li> </ul> <p>Stop health insurance. Notify the health insurance company or the deceased's employer. End coverage for the deceased, but be sure coverage for any dependents continues if needed.</p>
<p>Notify Investments (e.g., retirement funds, stocks, bonds, mutual funds, certificates, annuities, pension, profit sharing)</p>	
<p>Notify Legacy Gifts or Planning Giving</p>	
<p>Notify Loans to be Returned from Others (personal financial and personal possessions)</p>	
<p>Notify Loans/Payments (e.g., alimony, mortgages, bank, home, student, leases, vehicles, co-signed)</p>	<ul style="list-style-type: none"> <li>● For each account, call the customer service phone number on the credit card, monthly statement or issuer's website.</li> <li>● Let the agent know that you would like to close the account of a deceased relative.</li> <li>● They will tell you what you need to do. You will need a copy of the death certificate.</li> <li>● Once the company receives the certificate, it will close the account as of the date of death.</li> <li>● If an agent doesn't offer to waive interest or fees after that date, be sure to ask.</li> <li>● Keep records of the accounts you close and notify the executor of the estate about outstanding debts.</li> </ul>
<p>Notify Memberships (e.g., subscriptions, publications, gym, AAA, RV park, timeshare)</p>	
<p>Notify Memberships in Organizations (e.g., fraternal, military, religious, union)</p>	<ul style="list-style-type: none"> <li>● Confirm there are no membership charges.</li> </ul>
<p>Notify Utilities (e.g., gas, electric, water, cable)</p>	



# Estate Close Out Checklist

Review All Property Information and close or transfer accordingly (Deed and Titles to Property)	
Review Any Other Legal (e.g., files, agreements, contracts)	
Review Any Professional Information / Details / Business	