

# Handling The Loss Of A Loved One

Dealing with the loss of a loved one is never easy. At times like this, it is important to know that we are here to help you — whether it's deciding what steps to take first, making important financial decisions or simply getting the support you and your family need most.

## Items to address immediately

- ☐ Arrange for the care of dependents and pets until permanent plans are put into place.
- ☐ Contact family and close friends and keep them informed as plans progress.
- ☐ If your loved one was employed, let their employer know.
- ☐ Begin funeral or memorial arrangements.
- ☐ Safeguard your loved one's home and make arrangements to hold mail and water the plants.
- ☐ Submit an obituary to the local paper. Your funeral home can provide guidance on writing one.
- ☐ Alert credit agencies to the death to help prevent ID theft.
- ☐ Track all donations, flowers or cards received so you can acknowledge them later.

## Items that can wait until after the funeral

- ☐ Obtain 10 or more death certificates from the funeral home to provide to financial institutions, government agencies, insurers, and service providers.
- ☐ Notify your loved one's attorney or consider hiring one to walk you through the probate process.
- ☐ Collect important documents like credit card statements, unpaid bills, bank statements, tax returns and an up-to-date credit report.
- ☐ Let the bank know about your loved one's passing so they can change account registrations and provide access to safe deposit boxes.
- ☐ Continue to pay bills on your loved one's behalf and start the process of stopping services.

## Get the financial help you need

Talk to us about how we can help you navigate your loved one's finances. We're here to guide you through the process and help you decide what to address next:

- ☐ Get a full picture of your loved one's finances including what income was being received from investments and Social Security benefits.
- ☐ Work with lawyers, CPAs and estate planners to design a comprehensive plan financial plan that includes any inherited assets you may receive.
- ☐ Understand how bank and investment accounts will be treated until after the estate has been finalized and determine next steps in distributing investments once funds are released.
- ☐ Determine whether an estate tax return or final income tax return should be filed.
- ☐ Alert Social Security to stop payments and ask about any survivor benefits.
- ☐ Get claim forms for insurance and pension benefits.
- ☐ Make decisions on how best to manage an inheritance and minimize taxes.

But most importantly, remember to take good care of yourself throughout the process. We are here to guide you every step of the way, and though everyone's situation is unique, you'll feel less adrift knowing you have our support and a plan of action to help get you started.



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