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Administrative Checklist for After a Family Member Passes Away

When a loved one dies, financial and legal matters will likely be the furthest thing from your mind, and rightly so. Your first priority should be to take care of yourself and your family, and to make any necessary funeral arrangements. In most cases, there's no reason to worry about financial and legal matters before the memorial service.

After the funeral and an appropriate grieving period, you'll need to attend to important administrative matters. Here's a summary checklist to help you get started:

1. Locate your loved one's will or revocable living trust, and other important legal papers. Places to look for estate planning documents include safe deposit boxes, safes or strong boxes, or filing cabinets. In addition to a will or revocable trust, attempt to locate:
 - Life and other insurance policies,
 - Bank records,
 - Retirement plan and other employment benefit documents,
 - Deeds and other real estate documents,
 - Automobile registrations,
 - Income tax returns, W-2 forms and other tax records,
 - Notes receivable and payable,
 - Marriage certificate, and
 - Birth certificates for all family members.
2. Contact the lawyer who drafted your loved one's will or revocable living trust and make an appointment. If he or she can't be identified or the decedent didn't have one, then the personal representative named in the will or trustee of the revocable living trust should retain a lawyer.
3. If assets will pass under a will, the decedent's personal representative should consult legal counsel about initiating probate proceedings. If you're named as the personal representative, remember that you have no authority to act on behalf of the estate until a court accepts the will as valid and appoints you to act in that capacity. If your loved one died without a will, consult legal counsel about steps you should take to initiate court administration of the estate.
4. If the decedent created and funded a revocable living trust, the trustee can begin managing the trust's affairs immediately, without the need for court proceedings.
5. Conduct an inventory of your loved one's assets and liabilities, paying particular attention to assets that may require immediate attention, such as life insurance policies, stock options and retirement plans. If probate is required, be sure your lawyer moves quickly

so the personal representative can address the disposition of any stock options and other time-sensitive assets. Don't pay any outstanding bills until you've inventoried all the decedent's assets and debts and compiled a complete list of his or her creditors.

6. Contact the decedent's employer or business associates to get information amount:
 - Group life, accidental death or disability insurance,
 - Contributions to pension funds or other retirement plans,
 - Accrued vacation and sick pay,
 - Unpaid commissions, and
 - Health insurance covering a spouse or other dependents.
7. If the decedent was a business owner, determine the obligations of the trustee or personal representative to continue the business's operations. Consult legal counsel to review any succession planning documents prepared for the business.
8. Contact the decedent's insurance agent to file any life insurance claims. You'll need to furnish the following to the life insurance company:
 - Death certificate,
 - Insurance policy numbers and amounts,
 - Decedent's full name, address, and date and place of birth,
 - Decedent's occupation and last place of employment, and
 - Claimant's name, address, age and Social Security number.
9. Contact your local Social Security office to apply for spousal and dependent benefits, if applicable. You'll need to furnish the following:
 - Certified copy of death certificate,
 - Decedent's Social Security number, proof of age and marriage certificate,
 - Decedent's employer information, approximate earnings in the year of death and earnings records for the previous year, and
 - Social Security numbers and proof of age for the decedent's spouse and dependents.

Keep in mind that this list is by no means exhaustive, but it should give you an idea of the financial and legal steps you'll need to take when a family member passes.

Losing a loved one is an extremely stressful experience, but you can ease some of the strain by organizing the documents you'll need well in advance and consulting experienced advisors to guide you.