



*Immediate Concerns: Day 1 - 30*

**DAY 1 - 5**

Have family members, friends and employer been contacted?

Were written wishes of the deceased renewed?

Has a funeral home/director been engaged and services organized?

Have burial, interment or cremation arrangements been made?

Has the obituary been drafted and sent to the appropriate organizations?

**DAY 6 - 30**

Are funeral expense payment arrangements completed?

If deceased was a business owner, have provisions been made for the short-term continuation of the business?

If deceased was receiving social security benefits, has the social security administration been contacted?

Has the financial situation been assessed?

- Income
- Expenses
- Assets
- Liabilities
- Insurance Coverage

Have the appropriate professionals been contacted?

- Financial advisor
- Accountant/tax advisor
- Insurance professional
- Attorney

YES

NO

*Next Steps: Day 31 - 90*

Have the appropriate records been gathered and organized?



- Birth certificate
- Marriage certificate
- Divorce decree
- Military service
- Death certificate

- Life insurance policies
- Investment documents
- Will
- Tax information
- Employee benefits information

**INSURANCE CONSIDERATIONS**

Have claims been filed with insurance companies?



- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Individual life insurance policies</li> <li>• Group life insurance policies</li> <li>• Employer-based life insurance policies</li> <li>• Accidental death &amp; dismemberment policies</li> </ul> | <ul style="list-style-type: none"> <li>• Travel insurance policies</li> <li>• Mortgage life insurance policies</li> <li>• Credit life insurance policies</li> </ul> |
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Have beneficiary designations been reviewed and changed as appropriate?



Have beneficiary designations for existing IRA's/retirement plans been updated?



**OTHER AVAILABLE BENEFITS**

Have other available benefits been claimed and/or agencies notified?



- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Social Security survivor's benefits</li> <li>• Social Security death benefits</li> <li>• Federal employee benefits</li> <li>• Civil service benefits</li> </ul> | <ul style="list-style-type: none"> <li>• State government employee benefits</li> <li>• Military benefits</li> <li>• Deceased spouse employee benefits</li> <li>• Qualified retirement plan/IRA benefits</li> </ul> |
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**SETTLING THE ESTATE: MONTHS 4 - 9**

	YES	NO
Have the executor/administrator, trustee(s), guardians, and heirs been contacted?	<input type="checkbox"/>	<input type="checkbox"/>
Has a Taxpayer Identification Number (TIN) been obtained?	<input type="checkbox"/>	<input type="checkbox"/>
Have creditors been notified?	<input type="checkbox"/>	<input type="checkbox"/>
Have assets been distributed to heirs?	<input type="checkbox"/>	<input type="checkbox"/>
Have appropriate tax returns been filed?	<input type="checkbox"/>	<input type="checkbox"/>

*Looking Ahead: Months 9 - 12*

**YOUR ESTATE**

	YES	NO
Have you met with your estate attorney to update your estate plan?	<input type="checkbox"/>	<input type="checkbox"/>
Have necessary ancillary documents been prepared?	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Durable power of attorney (financial)</li> <li>• Advanced health-care directive (living will)</li> <li>• Health-care power of attorney</li> </ul>		

**YOUR TAXES**

Have you met with your tax advisor?	<input type="checkbox"/>	<input type="checkbox"/>
Has a change in filing status been evaluated?	<input type="checkbox"/>	<input type="checkbox"/>
Have the tax consequences of making gifts been considered?	<input type="checkbox"/>	<input type="checkbox"/>
Has surviving spouse inherited retirement plan assets?	<input type="checkbox"/>	<input type="checkbox"/>

**YOUR INSURANCE**

Have surviving spouse's insurance needs been re-evaluated?	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li style="width: 50%;">• Life insurance</li> <li style="width: 50%;">• Auto insurance</li> <li style="width: 50%;">• Health insurance</li> <li style="width: 50%;">• Liability insurance</li> <li style="width: 50%;">• Disability insurance</li> <li style="width: 50%;">• Long-term care insurance</li> <li style="width: 50%;">• Homeowners insurance</li> </ul>		

**YOUR FINANCES**

Have jointly owned assets been retitled?	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li style="width: 50%;">• Real estate</li> <li style="width: 50%;">• Investments</li> <li style="width: 50%;">• Vehicles</li> <li style="width: 50%;">• Bank accounts</li> </ul>		
Have other financial goals/needs been reviewed?	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li style="width: 50%;">• Reevaluate budget</li> <li style="width: 50%;">• Retirement planning</li> <li style="width: 50%;">• Investment planning</li> <li style="width: 50%;">• Other major purchases (car/home)</li> <li style="width: 50%;">• Education funding</li> </ul>		
Has survivor's credit situation been discussed?	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Obtain credit reports</li> </ul>		

