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Checklist for Loved Ones of Deceased Family Members

Documents Checklist

Completed?	Documents Needed	Current Location	How to Request
	Letter of Instructions		If these exist, they will often provide instructions for a funeral or memorial service, and burial arrangements.
	Death Certificates (10-20)		Certificates may be ordered in person, by fax, by mail, or online, and cost between \$13-\$20.
	Social Security Card		To request a new or replacement Social Security card, click here for more information: https://faq.ssa.gov .
	Marriage Certificate		
	Birth Certificate		If you were born in the United States, replacement birth certificate information is here: http://www.cdc.gov .
	Birth Certificates for any Children		See link above
	Insurance Policies		Life, Disability, Health, Long Term Care, Homeowners, Auto, Umbrella, Business, etc. each have individual policies.
	Deeds & Titles to Property		Deeds and titles may be requested in a number of ways, and vary by county. There is generally a small fee for copies. Requests may be made at your county court house, as well as by mail, fax, online, through a title company, or through a real estate attorney if necessary.
	Automobile Title & Registration Papers		Lost automobile titles may be requested through your local DMV.
	Stock Certificates		Information from the Securities and Exchange Commission on replacing lost stock certificates: http://www.sec.gov/answers/lostcert.htm
	Bank Passbooks		Your bank can provide you transaction records, online banking access, and replacement passbooks if needed.
	Honorable Discharge Papers for Veterans/ and/or VA claim number		If military records, such as honorable discharge papers, have been lost, visit this website for replacement information: http://www.military.com . VA claim numbers appear on any correspondence from the VA. The number will be preceded by a "C," "XS," "CSS," or "XSS." If you cannot find any correspondence from the VA, call the VA benefits line at (800) 827-1000.
	Recent Income Tax Forms & W-2s		If you have lost your prior-year tax information, replacement information may be requested here: http://www.irs.gov .
	Loan and Installment Payment Books and Contracts		If you are unsure what debts the deceased has outstanding, learn more about requesting a copy of their credit report here: http://blog.credit.com .

	Documents Related to Business Ownership (buy/sell agreements, insurance policies, etc.)		
	Estate documents		Contact the attorney who drafted the documents.
	Safe Deposit Box Keys		If your keys have been lost, a court order may need to be obtained for your bank to open a safe deposit box.

Practical Issues

Complete?	Immediate Actions	Contact Information
	Obtain a legal pronouncement of death	If no doctor is present, you'll need to contact someone to do this. If the person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate the transport of the body. If the person dies at home without hospice care, call 911, and have in hand the "do not resuscitate" document if it exists. Without one, paramedics will generally start emergency procedures and take the person to the ER for a doctor to make the declaration.
	Choose a funeral home and arrange for transportation of the body	If no autopsy is needed, the body can be picked up by a mortuary (by law, a mortuary must provide price information over the phone) or crematorium. Prepaid funeral services may have already been selected by the deceased.
	Notify the person's doctor or the County Coroner	
	Contact immediate family	Ensure any minor children are receiving appropriate care. If the deceased's Will provides for a guardian, the guardian needs to be informed and children need to be placed in the guardian's care. If there is no appointed guardian, the court will appoint one.
	Follow body bequeathal instructions	Advance directive, living will, or health proxy. If none available, next of kin may make decision.
	Consider funeral preparations	Consider deceased's wishes, as well as what's affordable, realistic, and what will help the family most.
	Contact close friends and extended family	
	Secure property	Lock home and vehicle. If car is in an insecure area, or home will be vacant, may want to contact
	Notify the Post Office	Forward mail if applicable.
	Contact BlueSky (252) 633-0107	They will help organize relevant documents, assist with retitling of assets and beneficiary designation changes, and provide support. They will work in connection with our office. Advise them you are our client.

Funeral Planning

Complete?	To Do Prior to Funeral	Considerations
	Meet with Director handling funeral or memorial arrangements	Discuss embalming/cremation, burial site, any religious traditions, any contributions in lieu of flowers.
	For veterans, inquire about special arrangements	Call Veterans Affairs at (800) 827-1000 or local veteran's agency. Inquire about veteran's survivor benefits.
	Consider whether financial assistance is needed for funeral or burial	Churches/unions/fraternal organizations/etc. that deceased belonged to may be able to help.
	Enlist help for the funeral	Pallbearers, create and design funeral program, cook meals, take care of children or pets, shop for needed items, etc.
	Arrange for a headstone	May typically be purchased through a cemetery or outside vendor. Consult with cemetery about rules.
	Organize a post-funeral gathering	Typically held at church, banquet hall, or someone's home. Enlist friends and relatives to help.
	Spread the word about the service	Once the date and time have been scheduled, share details with contact list, including an address to send flowers, cards, or donations.
	Make a list of well-wishers	Keep track of who sends flowers, cards, and donations so that you can thank them later.
	Prepare an obituary	Funeral home might provide this service, or you may want to write it yourself. If you want to publish it in a newspaper, check on rates, deadlines, and submission guidelines. Do not include exact date of birth to help prevent identity theft.
	Handle the Ethical Will/Family Love Letter if there is one	Letter to family sharing values, life lessons, and hopes for the future. If the deceased left one, arrange to share and/or have it printed.

Post Funeral Checklist

Complete?	To Do After the Funeral	Considerations
	Obtain duplicate certified death certificates	Your funeral director may help you handle this, or you can order them from the state vital statistics office, city hall, or other local records office. Each will cost approximately \$10-20.
	Send thank-you notes	Consider delegating this task to a family member.
	Contact our office at (727) 410-2705 - we are your trust and estates attorney	I will provide guidance on transferring assets and assist with probate issues, as well as provide letters testamentary/letters of administration.
	Take the will to the appropriate county or city office to have it accepted for probate	Our office does this for you when we file the probate
	Executor should open a bank account for the estate of the decedent	All receipts and disbursements should be recorded in this bank account, in order to account properly for the assets of the decedent and expenses of administration.
	Notify local Social Security office	The funeral director may do this for you; alternatively, call (800)772-1213, or your local office.
	Handle Medicare	If the deceased received Medicare, Social Security will inform the program of the death. If the deceased was enrolled in Medicare Part D (prescription drug coverage), a Medicare Advantage plan, or a Medigap policy, contact each plan at the phone number on the membership card to cancel the insurance.

	Contact any agencies providing pension benefits	Stop monthly checks and obtain claim forms for survivor benefits.
	Contact deceased's employer, and research employment benefits	If the deceased was working, contact the employer for information about pension plan, credit unions, and union death benefits. You will need a death certificate for each claim.
	Stop health insurance	Notify the health insurance company or the deceased's employer. End coverage for the deceased, but be sure that coverage for any dependents continues if needed.
	Notify life insurance companies	If your loved one had life insurance, appropriate claims will need to be filed. You will need to provide the policy numbers and death certificate. If the deceased was listed as a beneficiary on a policy, arrange to have their name removed.
	Terminate other insurance policies	Contact the providers (this may include homeowners, auto, umbrella, disability, long term care, life, accidental death and dismemberment, worker's comp, etc.) Claim forms will require a copy of the death certificate.
	Contact our office at (727) 410-2705 to meet with a probate or estate attorney	The executor should choose the attorney. If there is a will, the executor is named in it, and the attorney will have the document admitted to probate court. If there isn't a will, the probate court judge will name an administrator in place of an executor. The probate process begins with an inventory of all probable assets, which will need to be filed in the probate court.
	Make a list of important bills	Share the list with the executor or estate administrator so that bills can be paid promptly.
	Contact financial advisors, stockbrokers, etc.	Determine the beneficiary listed on all accounts. Depending on asset type, the beneficiary may have access by simply completing forms and providing a copy of the death certificate. The executor may be called upon to assist if needed.
	Notify mortgage companies and banks	Take a death certificate to the bank with you. Change ownership on joint accounts. Open and inventory safe deposit box if applicable. If no password or key is available to open box, a court order may need to be obtained.
	Close credit card accounts	For each account, call the customer service number on the card, monthly statement, or issuer's website. Let the agent know that you would like to close the account of a deceased relative. Upon request, submit a copy of the death certificate by fax or email. If that's not possible, send the document by registered mail with return receipt requested. Once the company receives the certificate, they will close the account as of date of death. If the agent doesn't offer to waive interest or fees after that date, ask. Keep records of the accounts you close, and notify the executor of any outstanding debts.
	Notify credit reporting agencies	To minimize the chance of identity fraud, provide copies of the death certificate to the 3 major firms (Equifax, Experian, and TransUnion) as soon as possible so that the account is flagged. 4-6 weeks later, check the deceased's credit history to ensure no fraudulent accounts have been opened.
	Contact utility company	If the deceased was married, transfer utility bills to surviving spouse's name.

	Cancel driver's license	This will remove the deceased's name from the DMV's records and help prevent identity theft. Contact your state DMV for exact instructions. You may have to visit a customer service center or mail documentation. Either way, you'll need a copy of the death certificate.
	Cancel email and website accounts	Close social media or other online accounts to avoid fraud or identity theft. The procedures for each website will vary.
	Cancel memberships in organizations	Reach out to fraternities, sororities, professional organizations, etc. to find out how to handle the deceased's membership status. These organizations may want to hold a special ceremony for your loved one.
	Contact a tax preparer- If you do not have a CPA we recommend- Michael Landi CPA (727) 491-3860 Or Daniel Farmer CPA (727) 815-2310	A return will need to be filed for the individual, as well as for an estate tax return. Keep monthly bank account statements for all individual and joint accounts to show the account balance on date of death.
	Contact the Direct Marketing Association	Opt the deceased out of receiving credit solicitations to help prevent identity fraud.
	Notify the election board	Remove the deceased's name from voter registration rolls.
	Update beneficiary designations	This includes life insurance, annuities, retirement accounts, etc.
	Update estate documents	Work with our office to revise and update your existing Wills, Trust, Powers of Attorney, etc. call me at (727) 410-2705
	Update investment policy statement- If you do not have an investment advisor we recommend – Steve Overton (813) 997-9638	Asset allocation should be adjusted to account for survivor's needs and goals.
	Sell or donate unwanted items	For example, the deceased's vehicle may no longer be needed. Be sure to keep donation receipts for tax purposes.