

CHECKLIST OF THINGS TO DO WHEN A DEATH OCCURS

The following checklist is provided to give you an idea of the details that need to be resolved after a loved one has died. This list is by no means exhaustive and should not take the place of consulting with Rehberg Law Group, PLLC, and your financial and tax professionals.

ESTATE PLANNING

- Call Rehberg Law Group, PLLC. Please notify us of the death and we will send information applicable to your situation. Our phone number is (206) 246-8772 or toll free (877) 246-8772.

GENERAL MATTERS

- Family. If possible, it would be helpful to have someone with you while you contact other family members. Contacting them is difficult and there are no “right words” to make it easier. Immediate family often will gather to take part in making funeral arrangements. Out of town family members will need to make travel arrangements as well, based on the time of the visitation and funeral. Your funeral director will help in setting a time when the family can meet to discuss the many details and gather the necessary information.
- Clergy. Contact the clergy. They are waiting to offer you support and reassurance, to offer guidance and assistance.
- Funeral Home. Contact the funeral home you or your loved one selected, or ask a friend, family member, or clergy for a reference to a local funeral home.
- Death Certificates. Obtain 6 to 10 copies of the Death Certificate from your funeral director. You can also get additional copies online at: www.vitalrec.com/wa.html.
- Employers. If the deceased was working, contact the employer for information on pension plans, credit unions, and union death benefits. You will need a certified copy of the Death Certificate for each claim.
- Locate Important Documents. Locate your loved one’s important documents, such as his or her estate planning documents, birth and marriage certificates, titles and deeds, etc. Your loved one may have kept all the important documents in his or her “Notebook” or some other safe place, such as home safe or safety deposit box.

GOVERNMENT BENEFITS

- Social Security. If your loved one was receiving Social Security benefits notify their office of the death, since these benefits will stop. Overpayments will result in a difficult process of repayment. If you are a surviving spouse, ask about your eligibility for increased benefits. Also, check on benefits that minor

children may be entitled to receive. Call the Social Security Administration at (800) 772-1213 to transfer, terminate, or request benefits, or visit www.socialsecurity.gov for the nearest office.

- Veterans Administration. If your loved one was a veteran, you may be able to get assistance with the funeral, burial plot, or other benefits. Claim forms can be requested and completed at the funeral home, or any VA hospital or clinic. Questions can be directed to the Veterans Administration at (800) 827-1000, or visit www.va.gov for the nearest office.
- Disabled Parking Permits. If your loved one was using a disabled parking permit, it must be returned to the Department of Licensing. Call (360) 902-3900 or your local driver licensing offices to terminate the permit.

FINANCIAL MATTERS

- Contact Financial Planner and CPA. Your loved one's financial planner and CPA can help determine what assets your loved one owned, as well as help you assess its value as of the date of death. He or she can also help you with the other items on this checklist.
- Individual Retirement Account (IRA). If the deceased had an IRA account, please contact the IRA custodian to discuss potential time-sensitive matters. For example, if the deceased was receiving minimum required distributions (MRD), but passed away before receiving that year's MRD, it is critical to arrange with the IRA custodian how to "take out" that MRD before year's end. Failure to timely withdraw the MRD may likely result in a significant tax penalty.
- Bank Accounts. Do not change any bank account and/or remove the deceased's name from those bank accounts until you have spoken with the estate planning attorney. If the deceased's estate is in trust, check with the Trust Department or Customer Service at the bank. You will need a certified copy of the Death Certificate.
- Outstanding Loans. Contact any financial institution where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by a credit life insurance policy and, if so, what is required to file the claim. A Death Certificate is often required.
- Outstanding Bills. Gather all outstanding bills together and make sure you are aware of all credit obligations of the deceased. Make sure that important bills, such as mortgage payments, continue to be paid.
- Credit Cards. Contact credit card companies and notify them of the death. Some credit cards and charge accounts include a life insurance policy with them. Verify needed documentation to terminate or transfer the account to the survivor's name. They may require a certified copy of the Death Certificate. Before you cancel any credit cards, you may want to transfer any mileage credits.
- Credit Bureau. Contact your credit bureau. If you are a surviving spouse, ask for assistance to transfer your spouse's credit into your name. They may also be able to assist you in determining any outstanding obligations of the deceased.
- Safety Deposit Box. In the event the decedent has a safety deposit box, check to see if there are any co-signers who are able to access the box. If there is a co-signer, then the co-signer can access the contents

of the safety deposit box. However, if there is no co-signer, then the safety deposit box may be opened by the lessee's "authorized agent."

A lessee's authorized agent includes his or her Personal Representative, Attorney-in-Fact, Special Representative, or the Trustee of his or her Living Trust (RCW 22.28.030). If there is no authorized agent, then a Court must authorize that the safety deposit box be opened and any estate documents in it be delivered to the named Personal Representative or filed with Court. Please be aware that there are costs associated with the Court authorization process.

- Income Tax. Seek the advice of an accountant or tax advisor about filing the deceased's tax return for the year of the death. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death, since you will need this information if an estate tax return is required. You may need to keep additional certified copies of the Death Certificate to send with your income tax returns.
- Estate Tax. Estate and gift taxes should be thoroughly reviewed with your CPA or estate planning attorney.

INSURANCE AND PENSIONS

- Life Insurance. Contact all life insurance companies with whom the deceased has policies. Request a claim or ask the local insurance agent for help. Send in the claim form, the policy, and a certified copy of the Death Certificate. When making your claim, ask for the refund of any unused portion of the premium. Our staff will gladly assist you with these requests.
- Health Insurance. Contact all health insurance companies to notify them of the death and stop coverage on the deceased while continuing coverage for others covered through the policy.
- Insurance Review. Review your own insurance needs. Often these need changes after the death of a family member or other loved one. Good organization of your own insurance information can aid survivors at the time this information is needed.
- Pension and Retirement Funds. Contact all sources of retirement funds the deceased was receiving and apply for any benefits that are due. You will need a certified copy of the Death Certificate.

STOCKS AND BONDS

- Savings Bonds. A Single Ownership Bond is part of the estate, and will be paid or re-issued to a qualified person. A Beneficiary Bond (one owner, payable on death to a beneficiary) becomes the property of the beneficiary. Proof of death is required for redemption or re-issue. The survivor becomes the owner of the Co-Ownership Bond (two names on bond); a beneficiary or co-owner may be added. An attorney or banker should be consulted.
- Stocks. Stocks in the deceased's sole name may require probate. Stocks owned jointly may be transferred to the surviving owner by presentation of a certified copy of the Death Certificate to each company in which stock is jointly owned. A broker or banker can assist you.

PROPERTY

- Property Deeds. Real estate owned joint with right of survivorship by husband and wife will pass to the surviving spouse. However, documentation will need to be recorded with the county. Real estate owned

solely by the deceased (tenant in common) or jointly with someone other than husband or wife should be discussed with your estate planning attorney.

- Titles and Registration. Change the titles and registrations of vehicles. This is done at the county vehicle registration division or if the estate is probated, through the Probate Court. This includes cars, trucks, trailers, motor homes, mobile homes, etc. You may typically use a photocopy of the Death Certificate for this at your local Department of Licensing.
- Utilities. Change all utilities and remove the deceased name from those utility accounts.
- Mail. Monitor all incoming mail in the deceased's name. If needed, forward all the deceased's mail to your mailing address. Be aware there may be fraudulent or unsolicited mail.
- Personal Residence. If the deceased is not married, or if there is no surviving spouse or life partner, it would be prudent to videotape and/or document the contents of the house. You should also change the locks for added security.