

Checklist--When a Loved One Passes

There are many tasks to do after someone passes, and it can be overwhelming to deal with them all. These tasks vary greatly for every Indiana estate.

Here are some of the most common initial important legal, financial, and taxation steps after the organ or body donation, if designated, and the obituary and memorial if you are the named Personal Representative in the Last Will and Testament, or the responsible person:

- Obtain certified copies of the death certificate.
- Notify friends and family. You also want to contact your loved one's employer, if they were working, and any organizations in which the deceased was a member.
- Secure assets and identify assets and debts. The personal property and real property of the deceased needs to be secured and preserved. The locks may need to be changed on any home. If renting, the property manager needs to be notified.
- You should locate your loved one's passwords and important documents, such as their Last Will and Testament, insurance policies, bank accounts, deeds, titles, recent tax returns, etc.
- You should also notify their bank, credit card companies, and utility providers.
- Notify social media websites such as Facebook.
- Determine if there is a safety deposit box.
- Cancel automatic payments being withdrawn from a bank account or charged to a credit/debit card if no longer necessary.
- The Social Security Administration is usually notified by the funeral home, but if you need to notify yourself, call 1-800-772-1213.
- Obtain credit report; then notify the 3 credit reporting agencies (Equifax-1-888-548-7878, Experian-1-888-397-3742, and TransUnion-1-800-888-4213); then also request a "freeze" to prevent any post-death fraudulent charges.
- You may need to cancel or transfer subscriptions, memberships, accounts, etc.
- You should also secure and confirm insurance on their home, vehicles, and other valuables, and arrange for the care if there are any pets and plants.
- If the deceased was a veteran, you need to contact the Department of Veterans Affairs to see if any benefits.
- Look for unclaimed property under the Indiana unclaimed property website: www.indianaunclaimed.gov.
- Don't pay any bills/debts or distribute assets until get proper legal advice and guidance.
- Carry out the decedent's wishes per Last Will and Testament or other designations; you need to consult with an attorney and accountant (for final taxes) to help you with this process.

Remember that you are not alone in this difficult time. Please contact us for a free consultation.