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YOUR CHECKLIST FOR After Death Occurs

When someone close to you dies, life goes into turmoil. It is a very overwhelming and emotional time. This resource gives you some tips for managing the affairs of someone who has passed away. It is important to consider working with an attorney. Death triggers a lot of notification requirements and duties for surviving family members. An attorney can help you navigate the confusing world of paying debts, gathering and distributing assets, collecting monies owed, and complying with Court requirements.

After Death

Immediate Steps.

- Call 911 right away if there is an unexpected death in your home. The medical team will help you figure out the next steps. If the deceased was receiving hospice care, call the hospice.
- Contact close family and/or friends of the deceased, the deceased's doctor (if a hospice is not involved), and the deceased's lawyer, if any.
- Look for any written instructions (sometimes called a "Letter of Instruction," "Final Instructions", or "Disposition Authorization") for funeral or memorial service, and burial or cremation arrangements. Also look to see if the deceased named a "Designated Agent" to take care of those arrangements (sometimes this is included in the deceased's Advanced Directive documents such as in their Durable Power of Attorney for Health Care). If not found, ask close friends, the deceased's doctor or lawyer if they know where these instructions are. Ask if there are any pre-paid services.
- Look for records of the deceased person's desire to donate organs or tissue (usually noted on a Washington State driver's license with a red heart symbol or the word "Donor," or mentioned in the deceased's "Final Instructions"). Give this information to the deceased's doctor or hospice immediately (or before the death, if possible).
- If you are the named "Designated Agent" or person who will be making funeral plans, you should arrange for funeral or memorial services, and burial or cremation as soon as possible.
- Death Certificates: You can order certified copies of the death certificate from the funeral director or County Register of Deeds. Generally, you will need one certified copy of the death certificate for each major asset, such as cars, land, or bank accounts, that you will need to transfer ownership of. You may also need a certified copy for life insurance policies, veteran's survivor benefits, annuities, etc. Certified copies are expensive. Ask if a noncertified photocopy is allowed, or if the company would return the original certified copy to you so you could use it later.

After Death

Locate Papers.

Find the deceased's important papers and documents as soon as possible. If necessary, ask close family, friends, the deceased's doctor or lawyer if they know where these important papers can be found, and the location of a Bank Safe Deposit Box, if any.

-The Will - First, find out if the deceased left a will and/or a trust. If there is a Will, notify the Personal Representative named in the will (and the Trustee, if named in a trust) right away. The Personal Representative is responsible for taking care of the deceased's estate and for following the terms of the will, while the Trustee is responsible for managing the trust. Sometimes the Personal Representative is called the "Executor" or "Executrix".

Other Papers to Look For:

- Real Estate Documents - deeds, mortgages, leases
- Vehicle titles, registration, loan documents
- Insurance - life, medical, accidental, auto and home policies
- Financial Accounts - checking, savings, deposits, retirement, investment, credit cards, safe deposit boxes
- Income - veterans' benefits, retiree/pension plans, social security, investment income, business ownership interest
- Legal - divorce, pre-nup, birth/marriage certificate, social security card, drivers license, Will/Trust/final instructions, military service records

Assemble Personal Information

- o Names and contact information of closest family and friends
- o Names and contact information of all lawyers, accountants, etc.
- o Family Tree, if available (especially if there is no Will)

After Death

Practical Steps.

Make a list of regular bills to have as a reminder - be sure to note if any are on automatic payment plans, or note when payments are due. Some examples:

- Utility Bills (electric, heating, telephone, cell phones, water/sewer /garbage, etc.)
- Long Term Debts (home mortgages, Bank Line of Credit, car loans, etc.)
- Rental fees (home, apartment, assisted living, or nursing home, etc.)
- Credit Card and Debit Card bills
- Insurance bills (health, Long Term Care, home, car, life insurance, etc.)
- Property Tax bills (if paid separately and not included in home mortgage)

Access to Bank Accounts - If you are a co-signer or have a joint account with the deceased, you should be able to use some of the money in the account to pay the regular bills of the deceased. Keep detailed records of all the bills you pay and any withdrawals of cash from the account.

Power of Attorney - If you were the holder of a Power of Attorney (sometimes called an "attorney-in-fact" or the "agent") for the deceased, your authority to act under the Power of Attorney ends at the time of death.

Check and take care of the deceased's home, property, and pets, if necessary. Put valuables (cash, jewelry, collectable items) in a safe place. Be sure the house is locked, if no one is home.

Contact the Post Office with forwarding information, if necessary. Stop all deliveries of unneeded newspapers, home care services (such as meal delivery or nursing services), and cancel any appointments for doctors, dentists, etc.

Cancel services that are no longer needed (such as cell phones, internet, or cable TV). Do not cancel utilities, as they may still be needed.

After Death Notification of Death.

Once you have notified all close family and friends, the deceased's doctor and lawyer (if any), and the Personal Representative and/or Trustee (if one is named in a Will and/or Trust), you should give notice of the death as soon as possible to the agencies and companies listed below. At the same time, you should check and apply for any Death Benefits or Survivor Benefits from these organizations. This is money paid after a death to the person or persons named as "beneficiary". A "beneficiary" is a person who receives money or property, such as from the deceased's life insurance policy, retirement pension, or annuity. It can take two or more months for benefits to arrive, so be sure to start soon. Call these offices to find out their requirements, such as sending a certified copy of the death certificate. Make a note with the date you made your calls, and write down what is required as a reminder of what you need to do.

Here is a list of some agencies and companies to notify:

- Social Security
- Insurance Companies
- Employee Pensions & Benefits
- Veteran's Administration
- Banks, Financial Institutions, Credit Card Companies
- Estate Recovery
- Wisconsin Dept. of REvenue (if decedent had a sole proprietor business)
- Wisconsin Dept. of Workforce Development (if death was work related)
- Credit Bureaus
- Landlord

For more information about what to do after someone dies, contact Johanna R. Kirk.

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