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## Estate **Planning** Checklist

This is a list of some of the things that need to be done in handling someone's affairs after death.

- Call the Social Security Administration at (800) 772-1213.
- Contact all life insurance companies the deceased had policies with. Request a claim form or ask for help from the local agent. Send in the claim form, the policy and a certified copy of the Death Certificate
- Contact credit card companies to notify them of the death. Some credit card and charge accounts include a life insurance policy. They may want a certified copy of the Death Certificate. If the card is held jointly, find out what documentation is required to change credit cards into the survivor's name.
- Other assets that need to be changed include: real estate, car titles, stocks, bonds, and other bank accounts. You may need to begin probate proceedings to accomplish legal ownership of these assets.
- Contact any financial institution where the deceased had a loan to inform them of the death. They will be able to inform you if the loan was covered by credit life and what needs to be done to file the appropriate claim.
- Gather all of the bills and make sure you are aware of all the credit obligations of the deceased.
- Contact all sources of retirement funds, including IRA's that the deceased was receiving and apply for any benefits that are due to you. A Death Certificate is often required.
- Change all of the utilities from the deceased's name. Many, if not all of these accounts should be placed in a joint account with another family member to help in processing future estates.

- Contact all health insurance companies to notify them of the death and stop coverage on the deceased. Some health insurance companies have a death benefit rider, be sure to check if this benefit exists.
- Keep extra copies of the Death Certificate to send with your income tax returns if you still file. You may need to file a final return for the deceased, estate income tax returns, if the estate itself generates any income.
- The clerk of court will help with many of the duties listed above and also advise if legal Council is necessary.

Tibbs Funeral Home & Cremation is available to help you. Please Contact Us if we can be of assistance.