

WHEN THE DAY COMES...

A Checklist When Dealing with the Death of a Loved One

This helpful compilation of tasks will help you coordinate & understand the steps to take after the passing of your loved one. Each situation is unique & may require additional investigation & consideration or the involvement of experts. While it can be overwhelming at first, be sure to ask for help from appropriate individuals when it's needed.

First 24 hours:

- Call the county Coroner. Determine if an autopsy is needed. Arrange for body to be picked up by hospital (for organ donation), mortuary (funeral) or crematory (cremation). You can call 911 in emergency situations.
- Notify family & friends by phone or email, if contact information is known Secure home or residence. Don't allow unsupervised visitors to the home.
- Arrange for temporary care & custody for remaining dependents & pets.

Within 1 to 10 days:

- Draft Obituary. Provide to local paper & funeral home.
- Arrange for Funeral Services & Reception for family & friends.
- Locate & review the Will or Trust. (If no will, the estate will be determined under Colorado's intestacy laws.)
 - Contact individual(s) named to oversee affairs.
 - Identify & notify heirs & beneficiaries.
- Locate & identify important documents (Note the beneficiaries, if indicated).
 - Financial & Investment Account Statements including retirement accounts (JTROS or POD accounts not part of estate).
 - Real Estate-related documents: Deeds, Mortgages, Insurance.
 - Vehicles: Titles, Loans, Insurance.
 - Check for a Safe Deposit Box, if any.
 - Contracts & Business ownership interests (share certificates).
 - Loans owed to/from decedent.
 - Insurance policies (life, health, auto, property, mortgage, etc.). Cancel as appropriate & request refund for unused premiums.
 - Government Supported Programs: Medicare, VA, SSA, Food Stamps.
 - Tax records, including property tax bills.
- File death claim with life insurance carrier & Notify beneficiaries.
- Collect USPS Mail delivery for 30 days minimum; Forward mail as needed.
 - Watch for bills, statements & notices to notify advisors, creditors, utilities.
- Pay bills, either directly from estate accounts or seek reimbursement from estate. **Keep detailed records & receipts** of all expenses paid.
- Notify Employer & ask about life insurance, pension, health insurance, retirement accounts managed by the company, etc.
- Cancel accounts, memberships, subscriptions, unwanted services:
 - Credit Cards
 - Cell Phone
 - Club Memberships
 - Utilities
 - Cable & Internet
 - Streaming Services

This information is a general summary & not intended as a substitute for specific legal advice. For further information on preparing an estate plan & for assistance in administering your loved one's estate, you are invited to contact:

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Within 1 to 2 months:

- Search for Passwords for internet sites & cancel accounts. Search for digital assets (Email accounts, Facebook, PayPal, Bitcoin, reward points, etc.).
- Obtain 5 to 10 copies of death certificate. Funeral home can assist.
- Track or create a spreadsheet for all expenses related to the estate.
- Take inventory of assets (real & personal property) including: investment & bank accounts, vehicles, deeds & loans, insurance policies. Note the asset & value.
- Determine if estate must be probated. Seek legal advice for your situation.
 - Generally, probate must be used when assets in decedent's name only exceed \$72,000 or contains real estate assets
 - Generally, estates worth less than \$72,000 do not require probate.
- Notify Life Insurance Policy carrier of death.
 - Notify beneficiaries of insurance policy
- Rollover IRA with the help of a financial planner to follow SECURE Act guidelines.
- Notify Social Security, Veterans Administration, Medicare or other government agencies, if receiving benefits or otherwise applicable.
- Consider if an Estate Sale will be necessary.
- Contact Credit Bureaus to avoid potential identity theft. (Equifax, Experian, TransUnion).
- Change ownership of assets with joint tenancy to the surviving beneficiary.
- Change titles of vehicles to beneficiaries.

Within 6 months to a year:

- If Estate is Probated; work with Personal Representative to collect & distribute estate assets.
- If Trustee is administering the estate, work with the Trustee to collect & distribute estate assets.
- If Estate is not large enough to be Probated, work with heirs to collect & distribute estate assets using Small Estate Affidavit.
- File final tax returns for estate.

Professionals to Contact:

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|---------------------|--------------------------------|
| ○ Clergy | ○ Insurance Agents |
| ○ Attorney | ○ Funeral Home |
| ○ Physicians | ○ Accountant |
| ○ Financial Advisor | ○ Estate Sale/ Auction Company |
| ○ Real Estate Agent | ○ Appraisers |

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