

SURVIVOR'S CHECKLIST  
IMMEDIATE ACTION TO BE TAKEN

1. Make necessary funeral arrangements.
2. Notify relatives and friends.
3. Collect copies of last will; determine certified copies of death certificates needed; insurance policies, latest financial statement; location and account number for bank statement; birth certificate; marriage license; social security number; veterans administration number and record; list of employer fringe benefits and last three tax returns.
4. Contact attorney to notify witnesses to will and schedule meeting to handle estate settlement.
5. Advise executor of estate, if known.
6. Contact banks to verify status of checking, savings, and safety deposit box.
7. Notify casualty insurance broker to modify casualty and homeowner insurance as necessary.
8. Locate securities and contact security broker to arrange (if necessary) re-titling of securities.
9. Have executor adjust ownership of any insurance policies on the lives of others owned by the deceased.
10. Have executor re-title real estate that was owned by the deceased (if necessary).

**INSURANCE POLICIES**

1. Contact insurance company, agent or advisor (local office) and obtain death claim form.
2. Complete form and return it along with a certified copy of death certificate and policy.

**SOCIAL SECURITY**

1. Apply to nearest social security office by phone 1<sup>st</sup>, in person if necessary, and bring:
  - a. social security number of deceased
  - b. certified copy of death certificate
  - c. proof of relationship (marriage license or birth certificate)

**FRINGE BENEFITS (GROUP INSURANCE, ETC.)**

1. Contact the employer (of the deceased) "employee benefits department" immediately and request a listing of death benefits payable and how paid.
2. Provide "employee benefits department" with adequate number of certified death certificates.

**VETERAN'S BENEFITS**

1. Inquire in person (local office) as to eligibility.
2. Deliver required documentation.
  - a. birth certificate
  - b. social security number
  - c. death certificate
  - d. V.A. records

**SAFETY DEPOSIT BOX**

1. Arrange with executor to inventory contents.
2. Determine what contents, if any, may be removed with receipt.

(Over)

**FILING OF TAX RETURNS**

1. Make a decision on who is to file appropriate tax returns:
  - a. U.S. Estate Tax Return - Form 706
  - b. Residence State Inheritance Tax Report
  - c. Inheritance of extate tax returns for other states where applicable (property holdings)
  - d. Fiduciary Income Tax Return
  - e. Individual Income Tax Return
  - f. Estate Accounting

While the above returns should be reviewed by the probate attorney, they can be prepared by your attorney, CPA, or your bank trust department. Our recommendation is that you have one firm or individual prepare all the returns and that you have a clear understanding of fees before the work is begun.