

After Funeral Checklist

Social Security

Pathway Memorial Funeral Home sends a Statement of Death (*form SSA-721*) to the Social Security Administration. If you have any questions and/or are eligible for survivor or minor children benefits, please contact the Social Security Administration at www.socialsecurity.gov or by telephone at 1-800-772-1213, Monday – Friday from 7:00 a.m. – 7:00 p.m.

Note: If the deceased was receiving benefits, most checks that arrive after death will need to be returned to the Social Security Administration

Death Certificates

Pathway Memorial Funeral Home obtains copies of the death certificate for you. These are required for proof of death to change the title on the deceased's assets such as automobiles, bank accounts, stock certificates and life insurance policies.

Employee Benefits

Notify the deceased's employer, Human Resource Department or Insurance Department. Inquire about life insurance, health insurance for the survivor and children, profit sharing and pension, if applicable.

Life Insurance

File a claim against every policy. If needed, Pathway Memorial Funeral Home is available to assist you with this process. If the deceased is listed as the beneficiary on any other life insurance policy, request the required forms to name a new beneficiary.

Health Insurance

Contact the health insurance carrier for instructions.

Pension or Profit Sharing Benefits

Contact the company from where the pension or profit sharing is received for instructions.

Veteran Benefits

If the deceased received an honorable discharge, there may be burial and other benefits available. Contact the Veterans' Services Division at www.militaryfuneralhonors.osd.mil (national) or www.mvc.dps.mo.gov (Missouri)

Labor Unions or Fraternal Organization Benefits

If the deceased was a member, inquire about benefits.

Financial and Credit Obligations

Inquire on all loans, service contracts and credit cards to find out if they were covered by credit life insurance. If yes, the balance would be paid in full at the time of death and the deceased's estate would owe nothing. If they were not covered by credit life insurance, then contact the creditor(s) to continue payment.

Credit Cards

Notify credit card companies of the death. If the card(s) was issued in the deceased and survivor's names, you may want to find out the requirements to change and issue a new card(s) solely in the survivor's name.

Note: Inquire about transferring frequent flyer miles, if applicable.

Bank/Credit Union Accounts/Trusts

If a joint account(s) exist, you may wish to name someone else to the account. If social security checks were being directly deposited into an account, the financial institution needs to be notified of the death. If the deceased's estate is in trust, contact the Trust Department of the financial institution for instructions.

Note: Some credit unions offer life insurance.

Investments/Real Estate

Change stocks, bonds, certificates of deposit and all other investments into the survivor's name. Financial institutions and stockbrokers have required forms. Transfer real estate title of jointly held property with the register of deed's office in the county where the real estate is located. Also, have joint property reappraised

for tax purposes.

Individual Retirement Accounts

If the surviving spouse is the beneficiary, decide whether to roll the IRA over to the surviving spouse's IRA account(s).

Homeowner's Insurance

Ensure the homeowner's policy is updated and continues to provide adequate coverage for the deceased's property until removed from the home, if the home is being sold. If the home was rented, cancel the lease after removing the deceased's property.

Accident Insurance

Contact the insurance company about the accident insurance. If the deceased's death was accidental, additional benefits or unused premiums may be due to you.

Automobile Insurance

Contact the automobile insurance company about accident insurance. If the deceased's death was due to an automobile accident, additional benefits or unused premiums may be due to you. Also, ensure the insurance company continues to cover the deceased's automobile(s) until it is sold or transferred to a beneficiary.

Secretary of State

Contact the Secretary of State's office immediately to cancel the deceased's driver's license to prevent fraud. To transfer an automobile title, you will need to provide a copy of the death certificate, current title and proof of insurance to the Secretary of State office.

Federal and State Taxes

Contact the Federal and State tax offices to determine legal requirements regarding inheritance and estate taxes. Also, review the income tax situation for possible adjustments of withholding or estimates for increased or decreased tax liabilities.

Attorneys

The survivor may want to consult an attorney regarding the disposition of the estate. The attorney will be able to assist in matters such as changing property deeds and titles, disposition of bank accounts, stocks and bonds and probating the will (file within 30 days of death, unless adequate steps have been taken to avoid probate). Discuss attorney fees and have a written

retainer agreement. Also, it may be an appropriate time for the survivor to create and/or update their will.

Financial Advisors

The survivor may want to speak with an accountant or financial advisor. Compile a list of all the assets at the time of death, i.e., copies of property deeds and titles, statements, etc. This information is required for filing federal and state estate tax returns.

Recommendations

- Organize all paperwork and review the present financial situation.
- Keep an up-to-date account of all cash income and expenses.
- Keep detailed notes including names, phone numbers, tasks you need to complete and required deadlines.
- Pay all bills and taxes owed as soon as possible including funeral, taxes, mortgage, medical bills, etc. incurred.
- Close any accounts that are no longer required.

Required Documents

Contact the business to determine which documents will be required.

- Death certificates
- Stock certificates
- Social security numbers (survivor/deceased/dependents)
- Bank book
- Marriage license
- Wills
- Birth certificate of each dependent
- Recent income tax and W2 forms
- Armed services discharge papers
- Veteran's administration claim number
- Insurance policies
- Automobile registration
- Deeds and titles to property

Monument or Marker

Pathway Memorial Funeral Home can assist you with information regarding monuments and markers.