



## Losing a Loved One Checklist

- Original copy of death certificate
- Will
- Property deeds, titles, and documentation
- Divorce or child support documents
- Military discharge papers
- Insurance policies
- Trust documents
- Social Security numbers (yours and the deceased's)
- Marriage certificate
- Birth certificates of minor children
- Credit card account numbers and statements
- Certificates of deposit
- Real estate deeds
- Mortgage and other loan statements
- Retirement account statements (IRAs, 401(k)s, pension plans)
- Non-retirement account statements (brokerage, mutual fund, annuities, etc.)
- Current bank statements
- Employer equity compensation plan statements (stock options, restricted stock)
- Health insurance policies
- Household budget documents (utility and service bills)
- Beneficiary information on financial accounts and insurance
- Tax records
- Vehicle records including titles and loan documents



# TRANSFERENCE

The Administrative Red-Tape Solution

## Steps to Consider in The First 2 Weeks

- Find the will and submit to probate
- Locate trust documents and insurance policies
- Contact Transference, financial advisor and tax advisor
- Get legal and tax advice for your own personal situation
- Forward mail
- Contact the Social Security Administration
- Contact employer about benefits and workplace savings plans; if there is an equity compensation plan, ask about time-sensitive elements
- Ask the employer about continuing medical benefits
- For private health insurance policies, contact the insurance company to remove your loved one from a family policy, buy a new policy, or cancel a policy
- Contact Medicare if applicable
- If there are minor children, notify their school

## Steps to Consider in Months 1-3

- Pay special attention to IRAs
- Notify banks, brokerages, and other financial institution
- Contact credit card companies
- The executor may need to open a bank account for the estate
- Contact other lenders, for instance if there is a car loan
- Contact insurances, including life insurance, home, auto, and personal property
- Contact the mortgage company, if applicable
- Cancel memberships, subscriptions, and services
- Notify the 3 credit bureaus