



PRIVETTE LEGACY PLANNING

Post-Death Checklist

- Obtain original certified copies of the death certificate.
 - Locate the original Last Will and Testament and/or Trust document.
 - Notify the Social Security Administration of the death (the funeral home may handle this for you).
 - File for Social Security benefits, as appropriate.
 - Notify Medicare of the death, as appropriate.
 - Gather together all documentation that helps identify the deceased individual's assets and debts (bank statements, account statements, prior year tax returns, receipts, bills, real estate deeds and deeds of trust, airline miles statement, etc.)
 - Locate Vehicle Titles for all vehicles either solely or jointly in the deceased person's name. If the car is being leased, locate a copy of the lease contract.
 - Notify organizations from whom retirement benefits, annuities, and pensions are actively in pay status of the death so that payments can be suspended.
 - Contact the U.S. Department of state, CLASP Unit to have the deceased individual's passport cancelled and destroyed (or returned to you to keep as a memento) to prevent fraudulent use and identity theft.
 - Notify the 3 main credit bureaus (Experian, TransUnion, Equifax) of the death in order to freeze the deceased individual's credit and flag it for identity theft.
 - Contact credit card companies to close/cancel all individually-held cards of the deceased. Change all jointly-held credit card accounts into the survivor's name.
 - Contact the deceased individual's employer to determine what employee benefits might be available and specifically ask if there is some type of Employer Bereavement Assistance Program.
 - Access safe deposit boxes and make a detailed inventory of contents (**if you are not on the list of persons authorized to have access, notify the attorney**).
 - File and collect insurance claims for which you are the beneficiary – life, medical, health, disability, travel, accident, homeowners, auto, etc. (**if you are unsure whether the deceased individual had life insurance, notify your attorney**).
 - Check www.nccash.com to see if there are unclaimed funds in the name of the deceased individual (**if you get a "hit", notify your attorney as these funds may be required to pass through probate**).
 - Locate military records, especially Form DD-214 if a discharged servicemember.
 - File for veteran's burial and survivor benefits, as appropriate.
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- File for fraternal, union, and association benefits, as appropriate.
 - Arrange with all heirs the continued payment on an existing mortgage or line of credit for real property (i.e., land and/or home) (*Generally, the mortgage is not a debt of the estate. It is the responsibility of the heirs*).
 - If the deceased's home is now vacant, terminate service providers (cell phone, cable/satellite, etc.) but leave utilities in place (water, sewer, electricity, heat).
 - Close Amazon, Netflix, Hulu, PayPal, Facebook, and other social media or on-line accounts in the decedent's name. If joint, place these accounts in the survivor's sole name. Destroy all User / Login IDs and passwords.
 - Conduct an inventory and approximate valuation of all personal items and household furnishings.
 - Obtain certified appraisals of personal property items such as guns, jewelry, furs, collectibles (stamps, coins, baseball cards, etc.), antiques.
 - Transfer or rollover funds in IRAs and retirement plans to named beneficiaries or transfer on death designees (*See your financial advisor before doing anything with these accounts to learn your options and the tax consequences of each*).
 - Notify your tax preparer that a final tax return will need to be prepared for the deceased and perhaps the deceased's estate (*The exact timing of when the return(s) will be due depends, in part, upon the date of death. For now, notification of a need is the only goal, not actual work on the return(s)*).
 - Once you are approved as the personal representative**, complete a "change of address" form with the USPS to have the deceased individual's mail routed to you or your attorney.
 - If property is held in a trust, review the property disposition terms of the trust with your attorney. (**DO NOT start moving assets out of the deceased individual's trust until you meet with an attorney**. Many trusts are designed so that assets do not flow out directly to individuals but to other subtrusts.)

DO NOT PAY ANY OF THE PERSON'S DEBTS WITHOUT FIRST SPEAKING TO AN ATTORNEY. North Carolina has established a priority level for debt payments out of the estate. If the estate pays these debts out of order, the Personal Representative could become personally liable.

DO NOT PAY OUT ANY MONEY TO PERSONS NAMED IN THE WILL WITHOUT FIRST SPEAKING TO AN ATTORNEY. There are certain expenses which must get paid, even if it means beneficiaries do not. If money goes to heirs instead of creditors, the Personal Representative may be liable for the expenses.

DO NOT DONATE, GIFT, SELL, OR OTHERWISE DISPOSE OF THE DECEASED INDIVIDUAL'S PERSONAL BELONGINGS, HOUSEHOLD FURNISHINGS, FAMILY HEIRLOOMS, ETC. WITHOUT FIRST SPEAKING TO AN ATTORNEY. If the deceased individual set up any specific bequests of tangible personal property and the items subject to the specific bequest are removed from the house, given away prematurely, or otherwise "lost," then the Personal Representative can be sued for breach of fiduciary duty.

This document is for general information purposes only and is not legal advice. The checklist is not an exhaustive list of the necessary actions to administer an estate after a loved one's death. Before engaging in these tasks, you should consult with an estate administration attorney in your jurisdiction.