

Checklist: What to Do When a Loved One Dies

- Notify Social Security of the death. If you are a spouse, or if you have minor children at home, check to see if any of you are eligible for benefits.
- If the deceased was a member of the military, notify them of the death and check for possible death benefits.
- Order copies of Death Certificate. You will need them to transfer bank and other financial accounts, as well as to send to insurers and others who may be holding assets or benefits payable to the estate.
- Notify all insurance companies and pension/retirement companies. Request claim forms.
- Contact Attorney, accountant, financial planner.
- Inform Social Services or other entitlement/welfare programs.
- Notify banks and other institutions where the deceased had loans, checking and savings accounts.
- Change car or recreational vehicle titles by contacting the motor vehicle registration office.
- Have all mail forwarded to you.
- Notify the employer and all former employers of the deceased; check out possible pension benefits.
- Pay creditors. Personally notify creditors you can identify.

If a credit card or other charge account of the deceased was in the names of both of you, you are liable for the bills. Remove the deceased's name from the account if you wish to continue using it; close the account if you don't want to use it. If the account was in the deceased's name only, close the account; you may not be responsible for these bills. In Minnesota, a spouse is responsible only for the "family necessary" bills, including medical bills, on the account of a deceased spouse.

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- File an Affidavit of Identity and Survivorship with the County Recorder, along with a Certified Copy of the Death Certificate, to remove the deceased's name from any jointly owned real estate.
- If necessary, file health care claims to pay expenses of the last illness.
- If the deceased owned \$75,000 or more worth of property in his or her name alone, you must check with a probate attorney. If the deceased left a Will, the personal representative named in the Will can do this.
- If you are a woman and are now widowed, consider either putting your telephone listing in your spouse's name, or making it a nonpublished listing.
- Check for double indemnities. If the deceased died in an accidental death, his or her estate might be eligible to collect above and beyond the standard life insurance benefit if the policy carried an accidental death clause. The deceased also may have carried additional accident insurance if he or she purchased airline tickets on a major credit card, or was a member of an auto or travel club.

Don't feel like you have to do all of this yourself. Friends and family are usually more than willing to pitch in during times of need.

***We're here to help.
Contact us at 218-387-9191 or 612-910-2338.***

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