

Loss of a Family Member Checklist

| General Information | Yes | No | N/A |
|--|--------------------------|--------------------------|--------------------------|
| 1. Has relevant personal information been gathered? <ul style="list-style-type: none"> • Name, age, health status • Dependents and family members | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Has financial situation been assessed? <ul style="list-style-type: none"> • Income • Expenses • Liabilities • Insurance coverage | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |
| Immediate concerns | Yes | No | N/A |
| 1. Have family members, friends, and employer been contacted? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Were written wishes of the deceased reviewed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Has a funeral home/funeral director been engaged? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Is the funeral service organized? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have burial, internment, or cremation arrangements been made? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Has the obituary been drafted and sent to the appropriate newspapers/publishers? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Are funeral expense payment arrangements complete? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. If deceased was a business owner, have provisions been made for the short-term continuation of the business? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |
| Next steps: getting organized | Yes | No | N/A |
| 1. Have appropriate records been gathered and organized? <ul style="list-style-type: none"> • Birth certificate • Marriage certificate • Divorce decree • Military service • Death certificate • Life insurance policies • Investment documents • Will • Tax information • Employee benefits information | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



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| 2. Have appropriate advisors been contacted? <ul style="list-style-type: none"> • Attorney • Accountant/tax advisor • Financial advisor • Insurance professional • Other(s) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |
| Insurance considerations | Yes | No | N/A |
| 1. Have claims been filed with insurance companies <ul style="list-style-type: none"> • Individual life insurance policies • Group life insurance policies • Employer-based life insurance policies • Accidental death and dismemberment policies • Travel insurance policies • Mortgage life insurance policies • Credit life insurance policies | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have surviving spouse's insurance needs been re-evaluated? <ul style="list-style-type: none"> • Life insurance • Health insurance • Disability insurance • Homeowners insurance • Auto insurance • Liability insurance • Long-term care insurance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have beneficiary designations been reviewed and changed as appropriate? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |
| Other available benefits | Yes | No | N/A |
| 1. Have other available benefits been claimed and/or agencies notified? <ul style="list-style-type: none"> • Social Security survivor's benefits • Social Security death benefits • Federal employee benefits | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



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| <ul style="list-style-type: none"> • Civil service benefits • State government employee benefits • Military benefits • Deceased spouse employee benefits • Qualified retirement plan/IRA benefits | | | |
| Retirement planning concerns | Yes | No | N/A |
| 1. Have retirement planning needs been re-evaluated? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have beneficiary designations for existing IRAs and retirement plans been updated as appropriate? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |
| Settling the estate | Yes | No | N/A |
| 1. Have the executor/administrator, trustee(s), guardians, and heirs been contacted? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Has an attorney and/or other advisor(s) been contacted? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have appropriate records been gathered? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Is probate necessary? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Has a Taxpayer Identification Number (TIN) been obtained? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have creditors been notified? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have other institutions been notified? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Have assets been distributed to heirs? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have appropriate tax returns been filed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |
| Surviving spouse's estate planning concerns | Yes | No | N/A |
| 1. Is there an updated will? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have advanced medical directives been prepared? <ul style="list-style-type: none"> • Durable power of attorney • Living will • Health-care proxy | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have letters of instruction been prepared? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Does plan for estate tax need to be reviewed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



Loss of a Family Member Checklist

| Notes: | | | |
|--|--------------------------|--------------------------|--------------------------|
| Tax planning concerns | Yes | No | N/A |
| 1. Has a tax advisor been contacted? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Has a change in filing status been evaluated? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have the tax consequences of making gifts been considered? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Has surviving spouse inherited retirement plan assets (income in respect of decedent)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |
| Reassessing the financial situation | Yes | No | N/A |
| 1. Have jointly owned assets been retitled? <ul style="list-style-type: none"> • Real estate • Vehicles • Investments • Bank accounts | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Has budget been re-evaluated? <ul style="list-style-type: none"> • Income sources • Expenses: fixed and variable | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have other financial goals/needs been reviewed? <ul style="list-style-type: none"> • Readjustment period • Emergency fund • College • Vacations • Other purchases | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Has survivor's credit situation been discussed? <ul style="list-style-type: none"> • Obtain credit reports • Contact existing creditors • Establish separate credit if necessary | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Notes: | | | |