

When Someone Dear to You Passes

Immediate Considerations		
Things To Consider	What you will Need	Contact Information
<p>Contact a funeral provider to plan the funeral.</p> <p>For Veterans: Contact the local VA office to apply for burial allowance, flag, government headstone or marker and any other potential benefits.</p>	<p>Information about deceased including:</p> <ul style="list-style-type: none"> • Social Security number • Driver's license number • Passport number • VA claim number • Membership numbers in major organizations • Name, address and phone numbers of selected mortuary and cemetery • Location of burial plot and deed 	
<p>Provide information for the death certificate and the newspaper obituary. Your funeral director will gather information and file the death certificate with the proper authorities.</p>	<ul style="list-style-type: none"> • Date and place of birth • Date and hour of death • Place of death • Gender • Race • Social Security number • Occupation • Employer • Marital status • Name of surviving spouse and other survivors • Name of father and mother • Immediate and underlying cause of death • Whether an autopsy or biopsy was performed 	

Kensington Wealth Partners, Ltd.
 Managing Director: Paul A. Gydosh Jr., CFP®
 614-431-4311 • 1-800-832-7215
 Paul.Gydosh@LFG.com
 KensingtonWealth.com



<i>Immediate Considerations</i>		
<i>Things to Consider</i>	<i>What you will Need</i>	<i>Contact Information</i>
<i>Locate a copy of decedent's will or living trust.</i>		
<i>Look for decedent's letter of instructions indicating funeral wishes, contacts and location of documents.</i>		

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The First Month		
<i>Things to Consider</i>	<i>What you will Need</i>	<i>Contact Information</i>
<i>Contact a qualified attorney to explain decedent's will, Living Trust and other estate planning documents.</i>		<i>State and/or local bar associations</i>
<i>Order 10-15 certified copies of the death certificate from your county clerk's office, Health Department or funeral director. Companies and financial institutions will generally require certified copies of the death certificate and letters testamentary to settle accounts.</i>		
<i>Contact decedent's financial planner for comprehensive overview of financial situation.</i>		
<i>Contact decedent's employer and all former employers for potential group life insurance, pension (for example, 401k) or other benefits.</i>		
<i>Change medical, dental and other benefits, if appropriate.</i>		
<i>Contact fraternal organizations for possible life insurance benefits.</i>		
<i>Contact creditors about decedent's death for possible credit life insurance or accidental death insurance.</i>		

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<i>Cancel individual credit card and merchant cards.</i>		
<i>Contact the three credit agencies: Equifax, Experian, and TransUnion to report the death.</i>		www.Equifax.com www.Experian.com www.TransUnion.com
<p><i>Contact the Social Security Administration (SSA) for survivor benefits.</i></p> <p><i>Surviving spouse and other family members may be eligible for a lump-sum death benefit and/or survivor's benefit. Go to SSA website for more information.</i></p> <p><i>If decedent was receiving benefits via direct deposit, request that the bank returns received for the month of death and thereafter to Social Security.</i></p> <p><i>Do not cash any Social Security checks received by mail. Return all checks to Social Security as soon as possible.</i></p>	<ul style="list-style-type: none"> • <i>Certified copy of death certificate</i> • <i>Social Security numbers for your spouse, you and your minor children</i> • <i>Copies of decedent's most recent W-2 forms or self-employment tax return</i> • <i>Name of decedent's employer</i> • <i>Birth certificates for you and your minor children</i> • <i>Marriage certificate</i> • <i>Divorce papers, if applying as a divorced spouse</i> 	<p>800-772-1213</p> <p>www.SSA.gov</p>

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<i>If applicable, open a checking account in survivor's name if you do not already have one.</i>		
<i>Find all documents needed to itemize your estate's assets (real estate deeds, stock and bond certificates, checking and savings accounts and investment accounts).</i>		
<i>Contact the auto and home insurance companies to report the death and update coverage.</i>	<ul style="list-style-type: none"> • <i>Policy numbers</i> • <i>Decedent's Social Security number</i> • <i>Full name of decedent</i> • <i>Date and cause of death</i> • <i>Certified copy of the death certificate</i> 	

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<p>Contact all life and health insurance companies for possible benefits.</p> <p>Do not sign any beneficiary claim forms until you fully understand the company's contractual and/or IRS tax ramifications.</p> <p>Review the options regarding IRAs, retirement accounts and other investments. If necessary, registrations may have to be changed. Change beneficiary designations, documents and accounts that had decedent as a beneficiary. Send decedent's medical claims to insurance carriers.</p> <p>Assess the need for life and health coverage especially if you have minor children.</p>	<ul style="list-style-type: none"> • Policy numbers • Decedent's Social Security number • Full name of decedent • Date and cause of death • Certified copy of the death certificate 	<p>CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner</p>
<p>Review the tax situation with an attorney or Certified Public Accountant (CPA).</p>		

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<i>Contact the Direct Marketing Association (DMA) to register decedent's name on the Deceased Do Not Contact List. This will remove the decedent from commercial marketing lists.</i>		www.DMAchoice.org
<i>If the decedent owned a business with other owners, you may need to check with others involved in the business about the existence of buy-sell agreements specifying the disposition of the business when the owner dies.</i>		

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After The First Month		
<i>Things to Consider</i>	<i>What you will Need</i>	<i>Contact Information</i>
<i>Consider utilizing a policy locator service to search for unclaimed insurance policies. Only a representative of decedent's estate or surviving spouse can submit a request.</i>	Completed and notarized request form available at www.policylocator.com Original death certificate Check or money order payable to MIB Solutions, Inc.	MIB Solutions, Inc. at www.policylocator.com The estimated cost is \$75 per search.
<i>Discuss transferring assets into the survivor's name or trust account.</i>		<i>CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner or attorney</i>
<i>Establish a budget for surviving family members and make a list of income and expenses.</i>		
<i>Establish an emergency fund, usually 3-6 months' living expenses.</i>		
<i>Change billing name to your own name on joint credit cards when your next statement arrives.</i>		
<i>Retitle real estate or other property.</i>		

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<i>Change vehicle titles to your name.</i>		<i>Department of Motor Vehicles. Make an appointment online at http://dmv.ca.gov.</i>
<i>Seek advice from an attorney or CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner on updating your estate plan and documents (will, durable power of attorney, living will, healthcare power of attorney, letter of instruction documents, and trusts.)</i>		
<i>Review old checkbooks, tax returns, bank statements and canceled checks for clues to additional assets, benefits, or obligations.</i>		

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<i>After The Third Month</i>		
<i>Things to Consider</i>	<i>What you will Need</i>	<i>Contact Information</i>
<i>If surviving spouse, see a CPA about your federal, state, and local income tax returns (including any estate tax returns that must be filed)</i>		
<i>If surviving spouse, prepare and file all necessary tax returns. You can file a joint return in the year of your spouse's death and file as a surviving spouse for 2 years after the year of death</i>		
<i>If surviving spouse, review next year's personal income tax situation since your filing status has changed</i>		
<i>Notify the decedent's creditors by mail.</i>		
<i>Cancel memberships; review carefully before taking action to possible survivor benefits.</i>	<ul style="list-style-type: none"> • <i>Professional associations and unions</i> • <i>Health clubs and athletic clubs</i> • <i>Automobile clubs</i> • <i>Public library</i> • <i>Alumni clubs</i> • <i>Rotary, Kiwanis, Lions, Veteran's</i> 	

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<i>After the Sixth Month</i>		
<i>Things to Consider</i>	<i>What you will Need</i>	<i>Contact Information</i>
<i>Update your own estate and financial plans if your loved one was a beneficiary or appointed as an agent, trustee or guardian.</i>		<i>CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner</i>
<i>Review your assets and liabilities and consider changes as appropriate for your situation</i>		<i>CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner</i>

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