



# Notifying the Right People: A Checklist for Contacting Family, Friends, and Institutions

# A Clear Map Through the First Few Weeks

Losing a loved one is an intensely painful experience, and the last thing anyone wants to face is a mountain of paperwork. This guide provides a compassionate, chronological checklist for the Next-of-Kin or Executor.

We have structured the process into four distinct phases. **The order is crucial**, as nearly every financial and legal step depends on the successful completion of the steps before it.

Phase I



# Understanding the Key Roles and Responsibilities



## Next-of-Kin

The closest relative (spouse, parents) responsible for immediate emotional notifications and initial decisions about funeral and disposition arrangements.



## Executor or Personal Representative

The person legally named in the Will (or appointed by the court) who holds the ultimate legal authority—called **fiduciary duty**—to manage all financial assets, pay debts, and settle the estate.

# Phase I: Immediate Focus & Initial Logistics

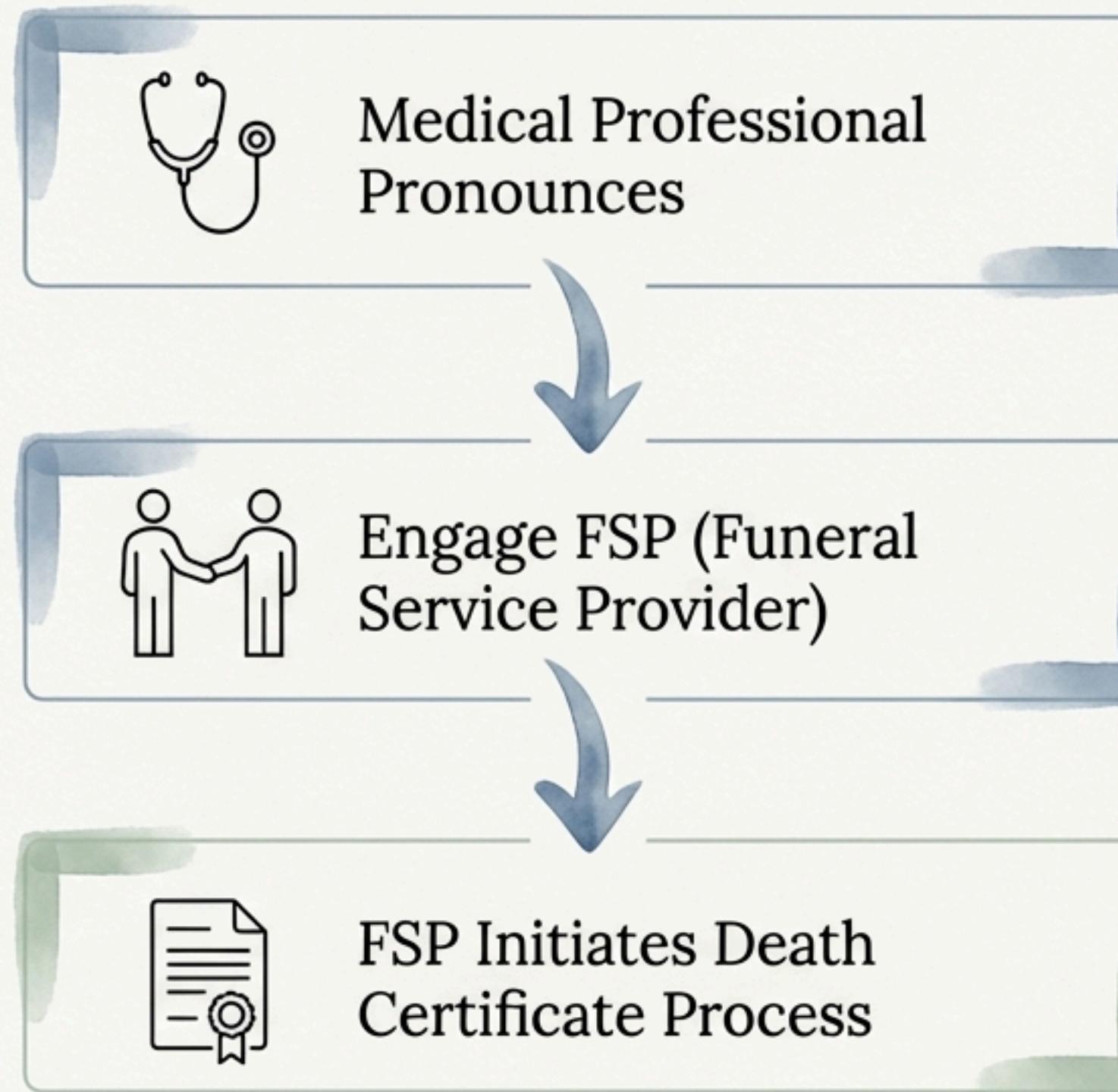
The First 72 Hours

- ✓ Securing the Official Pronouncement of Death
- ✓ Communicating with the Inner Circle
- ✓ Engaging a Funeral Director
- ✓ Securing Property and Notifying the Employer

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# Your First Steps: From Pronouncement to Planning



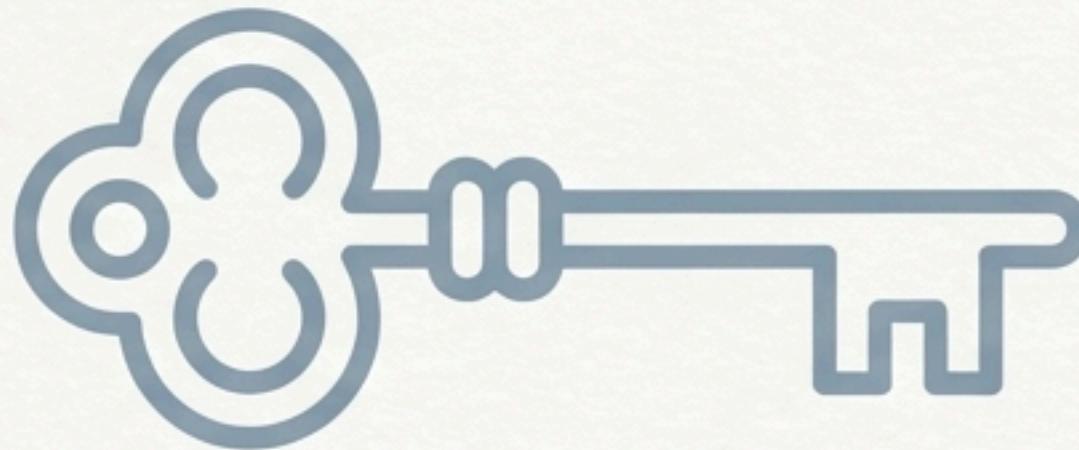
## Section 1: Secure the Official Pronouncement

- **Expected Death (Hospice/Hospital):** Contact the attending physician or nurse.
- **Unexpected Death:** Call emergency services (911) or local law enforcement. This is a legal requirement before the body can be moved.

## Section 2: The Administrative Accelerator: Engage the Funeral Director

This is the most critical logistical step in the first 72 hours. The Funeral Service Provider (FSP) does more than arrange the service; they initiate the paperwork needed to generate the certified Death Certificate.

**Why this is Priority:** A delay here translates into weeks of delay for all subsequent financial steps.



## Phase II: Securing the Administrative Key

Day 3 – Week 2

- ✓ Ordering Certified Death Certificates
- ✓ Securing Legal Authority (Letters Testamentary)
- ✓ Forwarding the Mail

# The Certified Death Certificate is the Ultimate Key

Order **8 to 12 certified copies** immediately. Financial institutions, insurance companies, and government agencies require their **own original**, certified copy and often do not return it. Under-ordering **causes significant delays**.

## Who Needs a Certified Copy?



Real Estate/Vehicle Titles:  
1-2 copies



Probate Court:  
1-2 copies



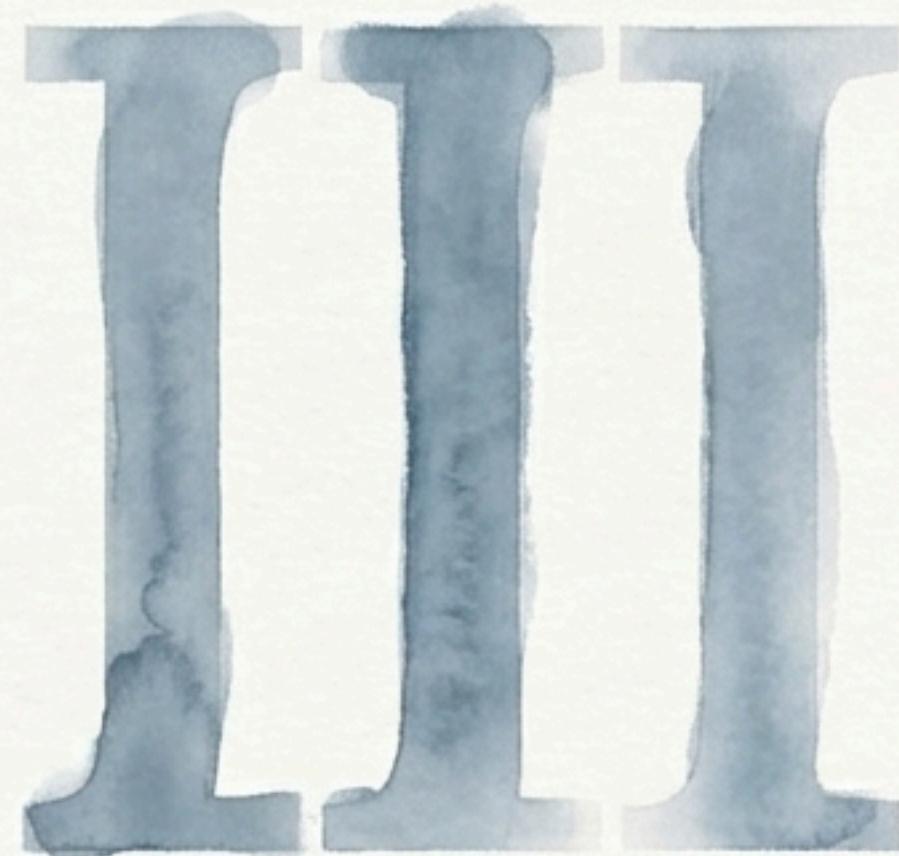
Financial Accounts  
(Banks, Brokerages):  
3-5 copies



Life Insurance  
Companies:  
1 per company



Government  
Agencies (SSA, VA):  
2-3 copies



## Phase III: High-Priority Risk Mitigation

Weeks 2 – 4

- ✓ Stopping Government Overpayments (SSA, etc.)
- ✓ Protecting Identity with Credit Bureaus
- ✓ Notifying Banks and Credit Card Companies



# Prevent Costly Clawbacks: Notify Government Agencies First

## 1. Social Security Administration (SSA)

**\*\*Action\***: Contact the SSA immediately. The funeral home may report it, but you must confirm.



**The Financial Risk:** Any payment received for the calendar month in which the person died must be immediately returned to the SSA. Failure to do so can result in the SSA reclaiming the full amount from joint bank accounts.

## 2. Military (DFAS) and Federal Retiree (OPM) Benefits

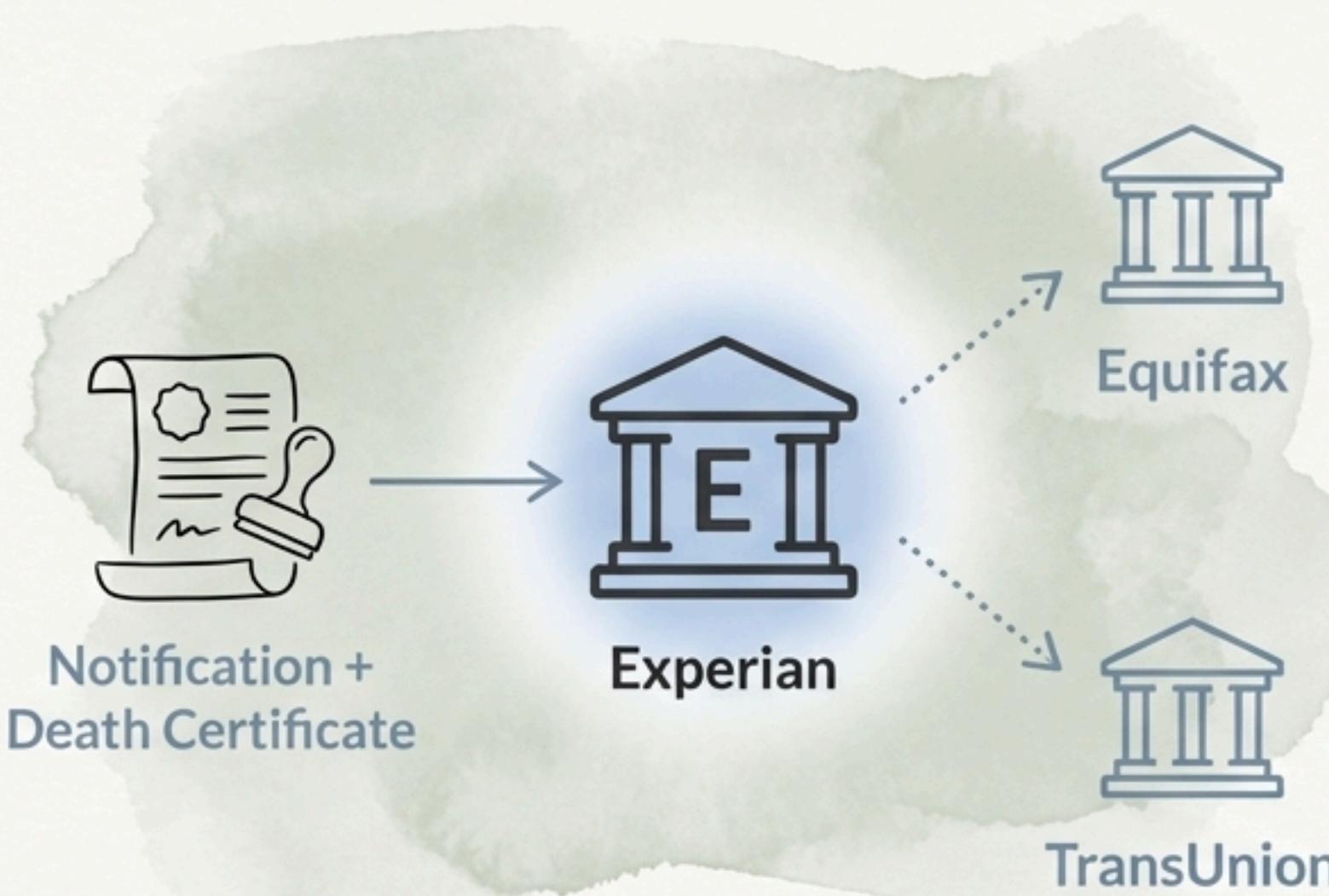
**\*\*Action\***: Contact DFAS or OPM immediately.



**The Financial Risk:** Retired pay ends on the date of death. Delayed reporting can trigger a severe reclamation process for the entire month's payment.

# Protect Their Identity from Fraud

The deceased's identity is vulnerable to fraud. To protect it, the Executor must place a "Deceased Alert" on their credit file.



## 1. Contact Just One Bureau

Send a written notification and a copy of the Certified Death Certificate to **Experian**, **Equifax**, or **TransUnion**.



## 2. Make the Request

Ask them to place a 'Deceased Alert' on the file. They are required by law to notify the other two bureaus.



## 3. Get the Report

Request a copy of the deceased's credit report. This is an essential tool for identifying all existing debts and open accounts.

# IV

## Phase IV: Claims, Cancellation, and Closure

Ongoing for 1 – 3 Months

- ✓ Filing Insurance Claims and Transferring Assets
- ✓ Canceling Services and Subscriptions
- ✓ Managing the Digital Footprint



# Winding Down the Estate

## Section 1. Claims & Asset Transfer

- **Life Insurance & Retirement (401k, IRA):** File claims with providers.  
**Crucial Note:** Beneficiary designations on these accounts legally supersede the Will.
- **Health Insurance:** Cancel policies to stop premium payments.

## Section 2. Service & Subscription Cancellation

- Use forwarded mail and bank statements as a checklist to cancel utilities, memberships, and other recurring expenses.

## Section 3. Managing the Digital Footprint

- **Social Media:** Platforms like Facebook offer Memorialization or Deletion.
- **Email & Cloud Storage:** Accessing content is legally difficult. Providers cannot give out passwords. Focus on requesting account closure to prevent misuse.



# The Chronological Notification Summary

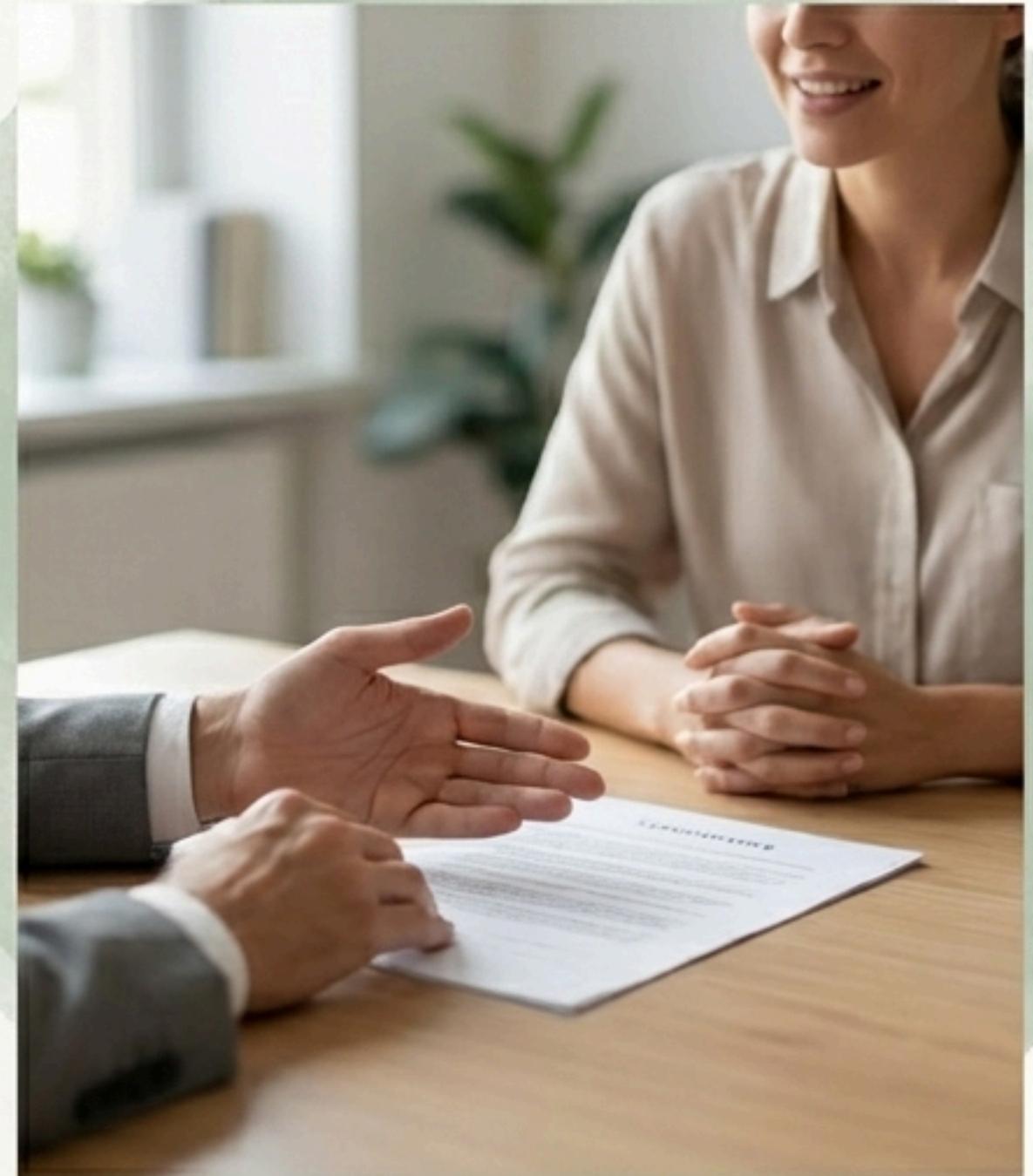
| Phase          | Timeframe        | Institution Type          | Justification for Timing   |
|----------------|------------------|---------------------------|--|
| I: Logistics   | 0–72 Hours       | Funeral Home/FSP          | <b>Administrative Key:</b> Initiates the official process for the Death Certificate.   |
| III: High-Risk | Within 1–2 Weeks | SSA, DFAS, OPM            | <b>Liability Prevention:</b> Stops government benefit overpayments to avoid clawbacks. |
| III: High-Risk | Within 1–2 Weeks | Credit Bureaus            | <b>Identity Protection:</b> Places a “Deceased Alert” to prevent new credit fraud.     |
| III: High-Risk | Within 2–4 Weeks | Banks, Credit Cards       | Secures funds, closes accounts, and stops future charges and fraud.                    |
| IV: Closure    | Ongoing          | Life Insurance, Utilities | Processes claims and ceases recurring financial liabilities.                           |

# Next Steps and Professional Guidance

Successfully navigating this checklist clears the path for final estate administration. However, the Executor remains accountable for complex tasks like filing final tax returns, reconciling creditor claims, and providing a final accounting to the court.

## Recommendation

Because of the complexity of this **fiduciary duty**, it is strongly recommended that the Executor consult with an experienced **probate attorney** and a **Certified Public Accountant (CPA)**. These professionals ensure legal compliance and provide essential guidance in honoring the deceased's final wishes.





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