

A Survivor's Guide: Organizing Your Life After the Loss
Survivor's Checklist

Adapted from the complete *A Survivor's Guide*, provided to *My Legacy of Faith* by Brenda B. McCollum, J.D., Director of the Office of Strategic Endowed Giving, Florida Baptist Convention

1. Record the Will. For estates without a Will, formally appoint an Administrator.
2. Order Death Certificates (usually need at least 10). Funeral director will assist you.
3. Locate insurance policies and call to receive necessary paperwork to collect proceeds.
You Will need:
 - a. Policy number and/or social security number of deceased
 - b. Full name of deceased
 - c. Date and cause of death
 - d. Certified copy of death certificate
4. Contact Veterans Administration, if applicable, for benefits due the surviving spouse.
You will need:
 - a. Certified copy of death certificate
 - b. Copy of your marriage certificate
 - c. Copies of birth certificates for any dependent children
5. If the deceased was retired military, contact the Defense Finance and Accounting Service (Cleveland, Ohio) Casualty Assistance Line to report death and check for survivor annuity (SBP, RSFPP). You will need:
 - a. Certified copy of death certificate
 - b. Copy of marriage certificate
 - c. Copies of birth certificates for any dependent children
6. Fill out insurance papers. Mailed on _____ (date)
7. Proceeds from insurance received.
8. Contact decedent's employer for possible group insurance or additional benefits.
9. Open IRA account at bank or credit union.
10. Notify all IRA, 401(k), administrators to send proceeds to IRA at your bank.
11. Check to determine if plan proceeds arrived in your IRA
12. Contact holder of mortgage for possible mortgage insurance coverage.
13. Change name on bank accounts, investment accounts and credit cards. In some cases, you may want to cancel any outstanding credit cards in the decedent's name and destroy those card.
14. Check for any insurance coverage you may have with your bank or credit union.
15. File death certificate and Will with probate court.
16. Notify Social Security of death. Make appointment to discuss change in benefits.
17. Check with funeral home about marker. Inspect marker to make sure it is correct.
18. Make appointment with Estate Planning attorney, if necessary.
19. Sign new Will, Durable Power of Attorney and Living Will, if needed.
20. Update beneficiaries on all insurance policies, bank accounts, investment accounts and retirement accounts.
21. Meet with financial planner.
22. Compare Explanation of Benefits from health care insurance with hospital, laboratory and doctor bills.

23. Pay any legitimate outstanding medical bills.

Other Considerations that may Apply

1. Arrange care for Children, Dependents and Pets.
2. Make sure the person's organ donation wishes are followed.
3. Notify Motor Vehicle Departments and Post Office.
4. Review mail, email and potentially cancel Subscriptions and reoccurring costs. This may include things such as cell phones, electronic newsletter/news subscriptions, lawn and home care.
5. After one month, have an auto-responder on the person's email address. After a period of months, delete the email account.
6. Distribute any memorial gifts or charitable gifts to church, ministries, missionaries or other non-profit organizations. Consider charitable gifts or establish scholarship accounts in loving memory of the person.

The complete booklet entitled *A Survivor's Guide: Organizing Your Life After the Loss* is also available (free for download) in the *My Legacy of Faith.org* (mylegacyoffaith.org) and Southern Baptist Foundation (sbfndn.org) resources sections.