



## I have lost a loved one, where do I begin?

- Losing a loved one is a very emotional time, when the surviving spouse, family members and friends are often emotionally distraught. *The number one thing to do is to talk to a close friend, clergy member or trusted associate and ask them to assist you in some of the tasks that need to be done.* If a close family member is willing, ask them to contact other family members to inform them of the death. Family and friends will often offer to help with cleaning house, cooking, etc. This is a good time to allow the help.
- *Determine if there is a will.* If your loved one had previously completed a last will and testament find it and review it. Funeral instructions are often in a will, therefore it should be located first. In the absence of a will, any pre-need planning or funeral pre-planning documents should be located. Check decedent's computer, planner and/or safety deposit box.
- *Contact the funeral home of your choice (or as instructed in will) and notify them of the death.* Reputable funeral home employees are experienced and trained and will guide you through the funeral process. Be sure to inquire about medical coverage (if there were dependent's coverage and see if coverage can be converted).
- *Contact the human resources department at loved one's employer.* They will assist in filing any employee benefits claims (group life insurance, disability survivor benefits, etc.).
- *Organize all important financial documents.* Life insurance policies, bank accounts, marriage certificate, will, business records, employee benefit statements, social security card, etc.
- *If loved one was receiving Social Security, will need to notify them to stop benefits and apply for any death benefits.* If they were a veteran, contact Veterans Affairs. This is not an immediate need but should be done as soon as possible.
- If you have an attorney, contact them and inform of the death.
- Take time and seek trusted counsel before making any financial decisions.
- Review and assess any immediate pending financial responsibilities or bills that need to be paid.

