

What To Do After a Loss

Beyond the emotional challenges of losing someone you love, you may find yourself dealing with a number of financial and legal matters. This checklist will give you a sense of what you'll need to take care of, and when. It summarizes the steps you'll need to take, the documents you'll need to locate, and the organizations, companies, and people you'll need to contact. We hope you will find it helpful at this time.

	When	Steps to Take	Good to Know
<input type="checkbox"/>	First Month	Get 15 or more certified copies of the death certificate. You'll need these for processing benefit claims, filing taxes, and reestablishing access to financial accounts.	Ask your Funeral Director to supply them. You can also get them from your local Bureau of Vital Statistics for a fee.
<input type="checkbox"/>		Contact financial institutions to reestablish access to bank accounts and safety deposit boxes.	Call all financial institutions where you held joint accounts, and change ownership on any individual accounts that are in the deceased's name only.
<input type="checkbox"/>		Begin to locate certificates and other paperwork needed to make claims for benefits.	You may be asked to provide your marriage certificate, birth certificate, Social Security card, tax forms, and possibly the birth certificate of a minor child.
<input type="checkbox"/>		Notify life insurance companies in writing to initiate your claim for benefits.	Ask about your payment options — make copies of everything for your records.
<input type="checkbox"/>		Contact Social Security to apply for any death benefits you may qualify for, since these are not automatically paid after death.	Apply early — ask if you qualify for a one-time lump-sum death benefit payment.
<input type="checkbox"/>		Contact the deceased's employer by notifying their Human Resources department in writing and with a phone call.	Ask about medical, pension, or life insurance benefits, as well as any bonuses and commissions to which you may be entitled.
<input type="checkbox"/>		Notify in writing all creditors, credit card and mortgage companies, and loan institutions.	Ask if any loans are insured as some balances may become fully paid in the event of death.
<input type="checkbox"/>		Find out if you're entitled to other benefits, settlements, or money.	Call all unions, service or professional organizations, and clubs to which the deceased belonged.
<input type="checkbox"/>		Contact a legal advisor. Dealing with estate matters and property deed transfers, and distributing financial and business assets, can be complicated.	It's wise to speak with a lawyer. If you don't have one, ask friends, coworkers, or parishioners for recommendations.
<input type="checkbox"/>		Update account name and billing information on all accounts, policies, and titles, and terminate accounts or services no longer needed.	Call all monthly utility service providers, subscriptions, credit card companies, and insurance policies on which the deceased was named the beneficiary to update them; change the title on the family car.

When	Steps to Take	Good to Know
<input type="checkbox"/> Within Six Months	Locate, organize, and review important financial records. This will be especially helpful if you're taking over the finances.	Look for all banking and investment account statements, property deeds, bank books, stock certificates, and other financial records.
<input type="checkbox"/>	Speak to an accountant about estate taxes. How you file will change and could be complicated.	Find out if you're subject to an inheritance, estate or death tax, and when you have to file by.
<input type="checkbox"/>	Calculate your annual income and determine a monthly budget.	To determine a monthly budget, record your income and expenses for several months and compare.
<input type="checkbox"/>	Review and update your personal will.	If you don't have a will, now's a good time to write one.
<input type="checkbox"/>	Review your life insurance and other coverages.	Make sure your policies are still sufficiently large to protect yourself and your family; speak with an insurance or financial professional.
<input type="checkbox"/> Within a Year	Start making any decisions you may have postponed.	If you've put off investing your inheritance or life insurance settlement, or postponed making a decision about whether you want to change your place of residence, start making those decisions and thinking about your future.

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