



Survivor checklist: What to do after the death of a loved one

Losing a loved one can be devastating, and managing their affairs can feel overwhelming. This checklist offers general guidance on important tasks that may need to be completed following a death. It is not an exhaustive list, and the order of tasks may vary based on your circumstances. Some steps may not apply to every situation, while others may require additional actions.

This checklist is not intended to be legal, financial or tax advice. It is strongly recommended that you consult with qualified legal, financial and tax professionals to address your specific needs and ensure compliance with applicable laws and regulations.

IN THE FIRST DAYS & WEEKS: Essential tasks right after loss

Obtain death certificates

- Order multiple certified copies (at least 10) for banks, insurance companies, etc. The funeral home may be able to assist with obtaining death certificates; photocopies might not be accepted when applying for benefits and settling the estate.

Start planning the funeral

- Coordinate with funeral homes to arrange for burial or cremation and address any prepaid arrangements or military honors.
- Place an obituary in the newspaper.

Notify key contacts

- Family, clergy and close friends
- Current and past employers for benefits or life insurance
- Executor(s) of the estate, if known
- The VA, if your loved one was a veteran, for possible burial and memorial benefits

Arrange care for dependents and pets

- Coordinate care for children, elderly dependents or pets.

Secure property and valuables

- Safeguard the deceased's home, vehicles and valuables.
- Locate and protect the deceased's wallet/purse along with cash, credit cards and driver's license.
- Inventory the estate, listing all assets and accounts and their value (real estate, bank accounts, investments, etc.). Note the titling or styling of these assets can help determine which, if any, are subject to probate (see Glossary).

Locate essential documents

- Will, trust documents and any letters of instruction
- Insurance policies
- Financial accounts and statements (like bank accounts, retirement and brokerage accounts)
- Social Security card, Medicare card, birth certificate, marriage certificate, divorce decree, adoption paperwork or other identification documents
- Deeds and titles
- Military discharge papers and service personnel records; if needed, request them through the National Archive's [eVetRecs](#).¹

Notify key advisors and financial institutions

- Notify the decedent's attorney, tax advisor, financial planner/advisor and other professionals.
- Contact banks, credit unions, mortgage companies and other financial institutions.
- Consider temporarily freezing accounts to prevent unauthorized access.
- See [IRS Form 559](#) for tax information and instructions on obtaining an Estate Tax Identification Number (EIN).¹
- Consult with tax/legal advisors to file all necessary documents related to the estate.

Contact the Social Security Administration

- Call 1-800-772-1213 or go to a local Social Security office to avoid overpayment, which may require repayment, and to check on [benefits](#).¹

Contact insurance providers

- Notify life, health, auto and homeowners insurance.

OVER THE NEXT FEW MONTHS: Handling financial and legal transactions

Settle financial and estate matters

- Work with an estate attorney, if necessary, to initiate probate and other legal processes and help identify legal heirs or beneficiaries based on the will or state law.
- Ensure timely payment of ongoing expenses such as mortgage, utilities and property insurance.

Review and manage financial accounts

- Access and consolidate bank accounts, investment accounts and retirement funds, updating ownership and removing the deceased's name as needed.

Claim life insurance benefits

- Submit claims to life insurance providers and process any death benefits.

Manage health insurance

- Explore coverage options for surviving dependents and spouse, considering COBRA or other available options if employer-based coverage ends.

File final income tax return

- Prepare and file the deceased's final federal and state income tax returns using the EIN.

Apply for survivor benefits

- File for Social Security survivor benefits, if applicable, for the surviving spouse or any dependents.
- Contact the administrator of the deceased's pension plan or retirement plan administrator for any survivor benefits.

Update titles and deeds

- Transfer ownership of property titles (homes, vehicles, etc.) to the proper beneficiaries or surviving joint owners.

Evaluate and update insurance policies

- Review your insurance policies and adjust as necessary, including homeowners, auto and health insurance.

LOOKING BEYOND: Estate planning and future security

Update estate plans

- The surviving spouse or family should update their wills, trusts and beneficiaries to reflect their new circumstances.

Evaluate your financial and insurance needs

- Meet with a financial planner or advisor to reassess the financial position of the survivors, considering investments, retirement savings and future needs.
- If you inherited or received assets like a home, vehicle or other valuables, review your existing insurance policies to make sure you have adequate coverage. You may need update your policies or add coverage like liability insurance.

Close remaining accounts and cancel subscriptions

- Close the deceased's bank or credit accounts.
- Cancel subscriptions like magazines, gym memberships and streaming services and close online accounts like email.

Notify credit bureaus

- Notify credit bureaus of the death to protect against identity theft.
- Obtain a credit report to ensure all accounts are accounted for and to check for outstanding debt.

Consider long-term financial and emotional support

- Look into support groups, financial counseling and legal assistance, if needed.
- Ensure that dependents have adequate support systems in place for long-term care.

Address charitable giving and legacy plans

- If the deceased was involved in charitable giving, follow through on their commitments if specified in their will or trust.

Complete estate settlement and distribution

- Distribute any remaining assets according to the will or trust and pay any outstanding debts or taxes.
- The estate's executor should prepare and submit a final accounting of all estate transactions to the probate court; an estate attorney can help.
- Close the estate once all legal and financial matters are settled.

GLOSSARY OF KEY TERMS

- **Beneficiary:** A person or entity designated to receive assets from an estate, trust or life insurance policy.
- **Deceased:** The common term used when referring to the person who has passed away.
- **Decedent:** The legal term for the person who has died.
- **Estate:** All assets and liabilities left by the deceased.
- **Estate Tax Identification Number (EIN):** An IRS-assigned number for estate tax filings.
- **Executor/personal representative:** The individual appointed to manage the deceased's estate.
- **Intestate:** When a person dies without a will, and state law determines asset distribution.
- **Letters testamentary:** Court-issued document granting the executor authority to manage the estate.
- **Power of attorney:** A legal authorization for someone to act on another's behalf, typically void upon death.
- **Probate:** The court-supervised process of validating a will, settling debts and distributing assets to heirs or beneficiaries. Not all property is subject to probate, like retirement accounts, life insurance policies and annuities. Assets held as joint with rights of survivorship (JTWROS), tenancy by the entirety (TE), payable or transfer on death (POD or TOD), and certain trusts, such as revocable living trusts and irrevocable trusts, may not be subject to probate.
- **Survivor benefits:** Financial assistance available to spouses and dependents of the deceased.
- **Trust:** A legal arrangement where assets are held by a trustee for beneficiaries.
- **Will:** A legal document specifying how assets should be distributed upon death.

OTHER RESOURCES

Since estate settlement and probate laws can vary by state, it's a good idea to seek help from a qualified professional.

- Visit [Trust & Will](#) for probate assistance.²
- Active-duty, retired or disabled service members and their dependents may be eligible for no-cost legal assistance through the **Judge Advocate General (JAG)**. This service can include estate planning. To find a legal service provider within the continental U.S., use the [U.S. Armed Services Legal Assistance Locator](#).¹
- If you're a USAA member, you and your family can find help at [USAA Survivor Relations](#).
- [TAPS](#) offers programs and assistance for families of fallen service members.¹
- As the spouse or dependent child of a veteran or service member, you may be eligible for benefits from the [U.S. Department of Veterans Affairs](#).¹
- Browse more educational resources or find a local attorney who specializes in estate planning at the [American College of Trust and Estate Counsel](#).¹

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