

# *After the Death of a Loved One*

A resource for UC Davis retirees and their spouses/partners

*Death leaves a heartache no one can heal,  
love leaves a memory no one can steal.*

From an Irish headstone

## **After the death of a loved one**

Coping with the loss of a spouse, partner or other family member or close friend is one of the most difficult challenges that many of us face. Loss is a natural part of life, but you can still be overcome by shock and confusion, and you need time to adjust to your loved one's death.

At the same time, there are many practical matters which will require attention in the weeks and months following the death of your loved one. To assist with these practical matters, the UC Davis Retiree Center has prepared a checklist that can be used to ensure that all important tasks are completed.

When completing the checklist, keep written records of your progress; your memory may be unreliable for some time.

The entire checklist may take several months to complete.

The list has been divided into three sections:

1. Section one: To do immediately, on page 1
2. "Section two: Weeks two to four" on page 3
3. "Section three: One month and beyond" on page 5

At the end of each section is a list of the documents needed to complete the tasks within that section. A complete list of documents needed for the entire checklist is included on page 6.

A list of the important contacts noted throughout the booklet is repeated on the inside back cover.

## **Section one: To do immediately**

- Contact immediate family
- Arrange for organ or body donation, if desired

Arrangements must be made almost immediately after death. If you are not certain about the deceased's wishes, check his/her driver's license, advanced health care directive or living will. If your loved one died in a hospital, the donation coordinator will make arrangements. If your loved one died elsewhere, contact the nearest hospital.

- Plan funeral or memorial service and arrange for burial or cremation

If possible, gather immediate family members together with the funeral director, memorial society coordinator and/or spiritual advisor, especially if the deceased left no instructions. Consider the deceased's wishes, your budget and what will be most meaningful to the family. Determine whether any services have been prepaid or a burial plot purchased.

If the deceased was a veteran, he/she may be eligible to be buried in a national cemetery at no charge and may also be eligible for other benefits. Contact Veterans Affairs at (800) 827-1000.

- Obtain certified death certificates

Twelve or more certified death certificates may be required. Certificates can be ordered from the vital statistics office in the state where the death occurred, city hall or other records office. Each certified record will cost approximately \$10 to \$20. Funeral homes often provide several certified copies at no charge.

**Contact the UC Retirement Administration Service Center (RASC)**

The RASC oversees the UC retirement program and coordinates pension and survivor benefits. The decedent is eligible to receive a benefit check in the month of his/her death, but not thereafter. Contacting the RASC immediately will prevent overpayment of benefits.

Call the RASC at (800) 888-8267, ext. 4. In addition to the death certificate, be prepared to provide the following information/documents for the deceased:

- Name
- Social Security number
- Death certificate (can be a copy)
- Birth certificate
- Marriage certificate or state registration of domestic partnership

Be prepared to provide the following information and documents for any surviving family members:

- Name(s)
- Address(es)
- Social Security number(s)
- Birth certificate(s)
- Marriage certificate(s)

Approximately three to four weeks after receiving documentation, the RASC will send a written notification of survivor benefits. Be sure that they have the correct mailing address for this.

**Contact life insurance company(s)**

If the decedent had any life insurance policies naming you as beneficiary, contact the company(s) immediately. The policy can provide funding for the funeral expenses. The funeral home can coordinate with the life insurance company. You will need to provide the policy number and a death certificate.

**Open and inventory safe deposit box, if applicable**

In many states, the bank will seal the safety deposit box once it receives notification of a death. If the password or key are not available, the executor will most likely need a court order to open and inventory the contents.

**Write a death notice or obituary and submit to newspaper(s)**

Usually, newspapers charge for obituaries but print death notices free of charge. Be careful about providing too much personal information such as birth date and mother's maiden name. Thieves scan obituaries to obtain information for identity theft.

**Contact other family, friends, colleagues**

Allow others to help with this task.

**Review appointment calendar**

Cancel all appointments for the decedent.

**Keep records of those who send donations, flowers and cards**

**Protect house during memorial service**

Ask a neighbor to watch the house during the funeral or memorial service; thieves sometimes scan the papers for funeral times and strike while the house is empty.

## Documents needed for section one

- Contact information for family and friends
- Advanced health care directive or living will (to check for organ donation wishes)
- Life insurance policy
- Death certificates—one for each life insurance company, 10–12 additional for section two and section three tasks
- Social Security card
- Marriage certificate or state registration of domestic partnership of decedent
- Birth certificate of decedent
- Name(s), address(es), social security number(s), birth certificate(s) and marriage certificate(s) for surviving family member(s)
- If the deceased was a veteran, honorable discharge papers and/or VA claim number
- Appointment calendar for decedent

## Section two: Weeks two to four

### Ensure adequate cash reserves

Check to be sure that you have adequate cash reserves to pay your bills for at least three months. Consult your financial advisor, if you have one.

### Notify the Social Security Administration

If a funeral director is handling arrangements, he/she will normally notify Social Security. Otherwise, call (800) 772-1213 or contact your local office.

Notifying Social Security promptly can prevent unscrupulous persons from using the decedent's Social Security number fraudulently.

If the decedent was receiving Social Security payments, they must stop because overpayments will require complicated repayment. Even a payment received for the month of death may need to be repaid. Ask about increased survivor benefits for yourself if you are a surviving dependent.

Required documents will include the death certificate, marriage certificate and birth certificates for any dependent children. If your loved one received Medicare, Social Security will inform the program of his/her death.

### Locate will, trust or other estate documents (if available)

Notify the executor and the decedent's attorney and schedule a review of the estate documents. If there is a trust, the estate may avoid probate; the trustee named in it and the attorney will complete the necessary steps. If there is a will but no trust, the executor named in it and an attorney will have the document admitted into probate court. If the estate will be placed into probate (determined by value of estate) and there is no will or trust, the probate court will name an administrator in place of an executor.

### Notify financial institutions

Notify all financial entities, including UC retirement accounts (contact Fidelity Retirement Services at (866) 682-7787), other retirement accounts, stock accounts, etc. Change ownership of any joint accounts.

Determine whether you are the beneficiary for any accounts. Depending on the type of asset, you may get access to the account or benefit by filling out appropriate forms and providing a copy of the death certificate. If there are complications, the executor could be called upon to assist. If your loved one did not leave a list of accounts, including online passwords, take or send a death certificate to the institutions and ask for assistance.

**Notify utility and other service providers**

Check your utility bills to be sure all of your utilities are in both of your names. Most companies require your name to be on the account before you are able to act as administrator of the service. Companies often have to shut the service down and then restart it in order to change the name on the account.

**Contact cell phone company**

If applicable, locate your spouse's cell phone. Contact the service provider to either remove the decedent's name from a joint account or cancel the service contract for an individual account. You may want to preserve the decedent's voicemail message in another form, as it may be deleted accidentally if the phone malfunctions or the service contract is ended.

**Notify credit card companies/other debtors**

Make a complete list of the decedent's credit cards and debit cards. Notify each institution; most will require a copy of the death certificate. For jointly-held accounts, ask that the decedent's name be removed from the account; for accounts solely in the decedent's name, cancel the account. Ask whether there is any insurance that pays off the account in the event of a cardholder's death. Also check auto loans, credit cards, and mortgages for this type of insurance.

**Check for automatic bill pay and change accounts if necessary**

**Cancel email and website accounts**

Close email, social media and other online accounts to help avoid fraud or identity theft, unless you wish to continue using the accounts to stay in contact with family and friends. The procedures for each website will vary.

**Notify credit reporting agencies**

To minimize the chance of identity theft, provide copies of the death certificate to the three major firms — Equifax, (800) 846-5279, Experian (888) 397-3742, and TransUnion (800) 916-8800 — as soon as possible so the account is flagged.

Four to six weeks later, check the decedent's credit history to ensure that no fraudulent activity has transpired.

## **Documents needed for section two**

- Six or more copies of death certificate
- Will, trust or other estate planning documents, if available
- User names and passwords for online accounts
- Investment accounts [IRAs, 403(b) or 401(k)] plans, mutual funds, brokerage accounts, pensions, etc.)
- Contact information for credit card companies
- Contact information for utility companies, cell phone company and other household service providers

## Section three: One month and beyond

- Review decedent's two most recent income tax returns to help identify assets

- Cancel driver's license

Contact the state department of motor vehicles to clear the driver's license record to help prevent identity theft. A copy of the death certificate will be required.

- Restructure or cancel insurance policies

Contact the providers for homeowners, automobile and other insurances. Claim forms will require a copy of the death certificate.

- Cancel memberships in organizations

Contact professional organizations, sororities, fraternities or any other organizations of which the decedent was a member.

- Notify the election board

According to a 2012 Pew Center report, almost two million people on voter registration rolls are dead.

- Contact a tax preparer

A return will need to be filed. Keep monthly bank statements on all individual and joint accounts that show the account balances on the day of death.

- Update estate planning documents

Review your own estate plan and update documents such as your will, durable and/or general power of attorney, insurance policies, legal documents, investment plans, etc. and notify executors, trustees, and/or beneficiaries of original document locations.

- Review your assets

Work with your legal and financial professionals to change any remaining accounts or assets (home, automobile, etc.) that were in both names to new, proper titling and to update any beneficiary designations or emergency contacts.

## Documents needed for section three

- Six or more copies of death certificate
- Last two year's income tax returns and W-2 forms
- Additional insurance policies (auto, health, disability, etc.)
- List of organizations/clubs of which decedent was a member
- Bank statements that show account balances on date of death
- Deeds and titles to property
- Automobile title and registration papers

## Complete list of documents

- Contact information for family and friends
- Appointment calendar for decedent
- Advanced Health Care Directive or living will (to check for organ donation wishes)
- Life insurance policy
- Death certificates (10–12 copies)
- If a veteran, discharge papers or claim number
- Social Security card
- Marriage certificate or state registration of domestic partnership of decedent
- Birth certificate of decedent
- Name(s), address(es), social security number(s), birth certificate(s) and marriage certificate(s) for surviving family member(s) Will, trust or other estate planning documents
- User names and passwords for online accounts
- Financial and investment account information
- Contact information for credit card companies
- Information for household utility providers
- Last two years' tax returns and W-2 and/or 1099-R forms
- Additional insurance policies (auto, health, etc.)
- Organizations of which deceased was a member
- Bank statements with balances on date of death
- Deeds and titles to property
- Automobile title and registration papers
- Last credit card statements
- Last mortgage statement
- Safe deposit box access information/keys

## Important contact information

### **UC Davis Retiree Center**

<http://retireecenter.ucdavis.edu>  
(530) 752-5182

### **UC Retirement Administration Service Center (RASC)**

<http://ucnet.universityofcalifornia.edu/contacts/rasc.html>  
(800) 888-8267, extension 4

### **Social Security Administration**

<http://ssa.gov>  
(800) 772-1213

### **Fidelity Retirement Services**

<https://ucfocusonyourfuture.com>  
(866) 682-7787

### **U.S. Department of Veterans Affairs**

<http://va.gov>  
(800) 827-1000