

HONORLY

Checklist After
Losing a Loved One

In the First Days: *Essential Steps*

Please accept our sincere condolences. We understand this is an incredibly difficult time, and even simple tasks can feel overwhelming. There is no need to do everything at once, and you do not have to do it alone – Honorly can handle the administrative tasks outlined in this checklist on your behalf.

01 Secure the Home and Property

Securing the home helps protect your loved one's belongings and ensures that urgent needs, like care for pets or dependents, are addressed promptly.

- Arrange temporary care for any pets or dependents
- Arrange for someone to stay at the residence or check on it regularly
- Dispose of perishable food items
- Hold or forward mail to prevent accumulation
- Consider notifying local police or security services

02 Obtain Death Certificates

- Order at least 10–15 certified copies for insurance companies, banks, and other institutions. You can obtain these through the funeral home or through VitalChek.

NOTE Photocopies are generally not accepted.

03 Notify Social Security Administration

- Call 1-800-772-1213 or visit your nearest SSA office
- Confirm with the funeral home whether they have handled this notification, in order to stop monthly payments, prevent overpayment, and learn about potential survivor benefits

04 Notify Credit Bureaus

Protect your loved one's identity by notifying one of the three major credit bureaus; notifying one will alert the other two.

- Experian: 1-888-397-3742 | www.experian.com
- Equifax: 1-888-378-4329 | www.equifax.com
- TransUnion: 1-800-916-8800 | www.transunion.com

In the *Coming Weeks*

Once you've taken care of the initial steps, you'll need to begin locating important documents for the estate settlement process. There's no need to gather everything at once. This section helps you understand what will eventually be needed.

It's okay if you can't find all of these right away. Many families struggle to locate important documents, and some may not exist at all. Honorly can help you track down what's needed and guide you through the process.

Essential Legal Documents

A will or trust is one of the most important documents to locate, but many people don't have one, and that's okay. If no will exists, state law provides guidelines for how assets are distributed. If you're unsure whether one exists, check common places like a home safe, filing cabinet, or safe deposit box. You can also ask their attorney, financial advisor, or bank if they have a copy on file.

- Will or trust documents
- Birth certificate
- Social Security card
- Marriage certificate or divorce decree (if applicable)

Insurance Policies

- Life insurance policies
- Health insurance information
- Auto insurance policies
- Homeowners or renters insurance
- Any other insurance policies

Financial Documents

- Bank account statements (checking, savings, money market)
- Retirement and brokerage account statements
- Investment records
- Credit card statements
- Information about debts or loans
- Recent tax returns

Property Records

- Real estate deeds
- Vehicle titles
- Lease agreements

Access Information

- Passwords for phone, computer, and email
- Online account login information
- Safe deposit box location and key

In the *Following Weeks and Months*

Determine if You Must File for Probate

Probate is the court process used to validate a will, pay debts, and distribute assets. Not all estates require probate. Assets with named beneficiaries, jointly owned property, or property held in a trust typically pass directly to survivors.

- Honorary offers a free consultation to help you understand whether probate is required for your situation
- If your loved one had a will, many states require it to be filed with the court within a set period after the date of death
- If no will exists, filing deadlines vary by state. In many cases there is no immediate legal deadline to open probate, but it is generally recommended to begin the process within the first few months to help protect estate assets and avoid administrative complications.

Notify Financial Institutions and Create an Estate Bank Account

Contact banks, credit unions, investment firms, and mortgage companies to report your loved one's passing.

- Identify and contact all financial institutions where your loved one had accounts; consider temporarily freezing accounts to prevent unauthorized access
- Obtain an Estate Tax Identification Number (EIN) online and open an estate bank account to keep estate finances separate from personal finances

File Final Taxes for Individual and Estate Income

Your loved one's final tax return reports income earned from January 1 through the date of death.

- Prepare and file your loved one's final federal and state income tax returns
- A federal estate income tax return (Form 1041) is typically required if the estate earns \$600 or more of gross income after death during a tax year.
- Many estates do not earn income after death and do not need to file an estate income tax return

Manage Health Insurance Coverage

Understanding options is crucial, especially if dependents were covered under your loved one's plan.

- Explore COBRA or other coverage options if employer-based coverage is ending
- Review Medicare, Medicaid, or other government health programs for eligible survivors

Claim Life Insurance Benefits

Life insurance proceeds provide important financial support and are typically not subject to probate.

- Identify policies by searching the home, email, or the policy locator; submit claims with certified death certificates
- Review policies from employers, veterans benefits, mortgage insurance, and credit card insurance

Handle Ongoing Expenses

Keeping up with regular bills protects the estate and any property from damage or loss.

- Ensure timely payment of mortgage, utilities, and property insurance
- Keep detailed records of all funeral costs and estate-related expenses, as these can be reimbursed from the estate later

PART 4 · CLOSING AFFAIRS

In the Coming Months: *Organizing and Settling Affairs*

Close or Transfer Accounts

These often require a death certificate and proof of your relationship to your loved one.

- Update bank and investment accounts, transferring or closing as appropriate
- Close or transfer credit cards
- Cancel unnecessary subscriptions (streaming, magazines, gym memberships)
- Close email and social media accounts, or memorialize them if desired
- Transfer vehicle titles and property deeds to new owners

Notify Other Organizations

Many organizations need to be informed to close accounts, stop billing, or update records.

- Contact current and former employers
- Notify professional organizations, clubs, and memberships
- Inform homeowners or condo associations
- Update or cancel utility services
- Contact cell phone and internet providers
- Notify companies providing regular services (landscaping, cleaning, etc.)

Manage Property and Personal Belongings

- Secure and maintain any real estate properties; communicate with tenants/property managers
- Create a detailed inventory of personal belongings and discuss distribution among family
- Obtain appraisals for valuable items if needed for estate or tax purposes

Complete Estate Settlement and Distribution

With your attorney's help where needed, finalize all legal and financial matters.

- Pay all valid debts and claims against the estate
- Distribute remaining assets according to the will or trust, or state law if no will exists
- Prepare and file any required final accountings with the probate court and obtain approval to close the estate (if applicable)

You Don't Have to Navigate This Alone

Honorly's Care Team can handle the administrative work outlined in this checklist on your behalf, from coordinating probate and closing accounts to managing insurance claims and tax filings.

Honorly coordinates everything on your behalf, and when legal or tax expertise is needed, our team includes probate attorneys and CPAs ready to help.

One point of contact. One less burden to carry.

REACH OUT ANYTIME

(646) 741-5164 · support@honorly.com

Honorly is not a law firm. We coordinate with licensed estate attorneys as applicable.

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Not processed.

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