



## Checklist: Losing a loved one

### Legal and financial steps

Please accept our sincere condolences on your loss. We understand this may be a difficult and overwhelming time, particularly with so much to deal with over the coming days and weeks. To help you get organized, we've created this checklist to help you gather documents and keep track of all the little things that need to be done.

Not everything here will apply to your situation, so use this as a guide. And remember, we're here to help. Fidelity has additional resources to support you through this and other complex life events.

### Records to gather and review

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|---|---|
| <input type="checkbox"/> Original copy of death certificate                 | <input type="checkbox"/> Real estate deeds  |
| <input type="checkbox"/> Will   | <input type="checkbox"/> Mortgage and other loan statements   |
| <input type="checkbox"/> Property deeds, titles, and documentation          | <input type="checkbox"/> Retirement account statements (IRAs, 401(k)s, pension plans)                     |
| <input type="checkbox"/> Marriage certificate                               | <input type="checkbox"/> Nonretirement account statements (brokerage, mutual fund, annuities, etc.)       |
| <input type="checkbox"/> Divorce or child support documents                 | <input type="checkbox"/> Current bank statements  |
| <input type="checkbox"/> Military discharge papers                          | <input type="checkbox"/> Employer equity compensation plan statements (stock options or restricted stock) |
| <input type="checkbox"/> Insurance policies                                 | <input type="checkbox"/> Health insurance policies  |
| <input type="checkbox"/> Trust documents                                    | <input type="checkbox"/> Household budget documents (utility and service bills)                           |
| <input type="checkbox"/> Social Security numbers (yours and the deceased's) | <input type="checkbox"/> Employer equity compensation plan statements (stock options or restricted stock) |
| <input type="checkbox"/> Birth certificates of minor children               | <input type="checkbox"/> Beneficiary information on financial accounts and insurance                      |
| <input type="checkbox"/> Credit card account numbers and statements         | <input type="checkbox"/> Tax records  |
| <input type="checkbox"/> Certificates of deposit                            | <input type="checkbox"/> Vehicle records including titles and loan documents                              |

This information is general in nature and provided for educational purposes only.



## Steps to consider in the first 2 weeks

- Find the will and submit to probate
- Locate trust documents and insurance policies
- Contact attorney, financial advisor, and tax advisor
- Get legal and tax advice of your own
- Forward mail
- Contact the Social Security Administration
- Contact employer about benefits and workplace savings plans; if there is an equity compensation plan ask about time-sensitive elements
- Ask the employer about continuing medical benefits
- For private health insurance policies, contact the insurance company to remove your loved one from a family policy, buy a new policy, or cancel the policy
- Contact Medicare
- If there are minor children, notify their school

## Steps to consider in months 1–3

- Pay special attention to IRAs
- Notify banks, brokerages, and other financial institutions
- Contact credit card companies
- The executor may need to open a bank account for the estate
- Contact other lenders, for instance if there is a car loan
- Contact insurance companies, including life insurance, home, auto, and personal property
- Contact the mortgage company, if applicable
- Notify the 3 credit bureaus
- Cancel memberships, subscriptions, and services

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