



# Final Details: Steps to Take

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The death of a spouse, parent, child, or loved one is a very difficult experience. Yet during this period of grief and emotional readjustments, you may be called upon to make many important financial decisions. There are many papers you will need, and steps that must be taken. Here's a list of the basic actions you will need to take during the first few months after the death of your loved one.

## **Step 1. Collect the Necessary Papers**

Before you can file for various benefits and take care of other financial matters, you will need to collect a variety of documents. View checklist of papers you may need.

## **Step 2. Contact Insurance Companies**

In addition to life insurance, check to see if other forms of insurance covered the deceased. Some loans, mortgages, and credit card accounts are covered by credit life insurance, which pays off account balances. Contact each insurance company about how to claim the policy benefits.

If you can't find the individual policies among the deceased's papers, check the checkbook or paycheck stubs for premiums paid. Generally, life insurance proceeds are paid directly to the named beneficiary. Most companies offer to pay the benefits in a lump sum or as fixed payments over time.

## **Step 3. Notify Social Security**

You will need to notify the Social Security Administration if the deceased was already receiving Social Security. When applying for survivor's benefits, you will need to have birth, death, and marriage certificates, Social Security numbers, and a copy of the deceased's most recent federal income tax return. Learn more about Social Security Benefits.

## **Step 4. Claim Benefits**

Veterans, Social Security, and employee benefits may be available to you. Unions and other professional organizations provide benefits as well. Learn more about benefits.

## **Step 5. Begin Probate**

Probate is the court-supervised process of paying the deceased's debts and distributing the estate to the rightful beneficiaries. Jointly owned property, property in trust, and assets with a designated beneficiary (life insurance, 401(k), pensions) do not go through the probate process.

If the deceased did not have a will, state law will determine how the deceased's assets and property will be distributed to family members. The court will appoint a personal representative or the person named in the will as executor to manage the deceased's affairs. Contact the probate court in the state where the deceased lived for details.

## Online Information

- [Department of Veterans Affairs](#)
- [Internal Revenue Service](#)
- [National Center for Health Statistics](#)
- [Social Security Administration](#)
- [AARP Legal Services Network](#) (LSN)

A one-stop site for state-specific information on how to obtain records.

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