











# What to do After a Loved One Dies

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**Ten of the most common steps we  
often advise our clients to take soon  
after a loved one passes away.**

# Ten Steps to Take After a Loved One Dies:

1.  Look for the Will, Trust Agreement, and Health Care Directive
  - Contact your loved one's estate planning attorney if you can't find the originals of these documents.
  - The Will should state who they nominated as their Personal Representative or Executor - this is the person who is responsible for handling your loved one's financial affairs.
2.  Arrange for Funeral, Burial, and Cremation Services
  - These arrangements may be laid out in the Health Care Directive or Will.
  - Often the funeral home will arrange for an obituary unless you request that one is not posted.
3.  Order at least 8 certified copies of the Death Certificate
4.  Determine the Extent of their Assets and Debts
  - Assets include properties, bank accounts, IRAs, insurance policies, and personal property (vehicles, art, furniture, etc.)
  - Debts include mortgages, loans, credit cards, and liens.
5.  Assess whether any of their assets had beneficiary or payable on death designations
  - You will need to present a copy of the death certificate to the financial institution
  - Some institutions will not discuss a deceased loved one's financial matters unless you show the Letters Testamentary (a court order that shows you were appointed as the personal representative) or an Affidavit of Collection for Small Estates (only used in Minnesota when the entire probate estate is less than \$75,000).
6.  Consult with an estate planning attorney to determine whether your loved one's estate needs to be probated (administered in court).
7.  Secure your loved one's property by changing the locks on the house, maintaining the home, and collecting the mail if you are the personal representative/executor.
8.  Contact the Social Security Administration and any other agency from which they received benefits to inform them of your loved one's passing.
9.  Obtain an Employer Identification Number and open an estate bank account if necessary.
10.  Pay your loved one's bills using their assets if you are the personal representative/executor.
  - Some estates may be considered exempt from creditors' claims – consulting with an estate planning/probate attorney will determine whether this is the case for your loved one's estate.