

Navigating Death-Related Responsibilities Worksheet

If you are following along with our 20 step [Navigating Dementia Caregiving Roadmap](#) guide this is part of Step 20. This is the first guide listed on our guides page.

There are many things that can be done ahead of time. We covered these in podcast episode [30 - End of Service Life Preplanning](#) and [blog](#) as well as in the matching worksheet you can find on our website in the guides section called 'End of Life Service Worksheet'. Click [here](#) to get to the Guides page, scroll down to find the sheet.

► Tip 1: Prioritize these things immediately after death

1. Get a Legal Pronouncement of Death

If under hospice care:

If your care receiver is under hospice care, and hospice is not there at time of death, call hospice. Once present, the hospice staff will officially pronounce their death.

If at home without hospice:

If your care receiver passes away at home and is not under hospice care, call emergency services (in the US 911). Someone will come out and pronounce death.

If in a care community :

If in a care community, the care community team will pronounce.

If in a hospital:

If they were in the hospital, the staff will pronounce.

2. Body Transportation

Whoever pronounces death will contact the right people to pick your loved ones body.

- If under hospice care, care community or hospital care, they will call the funeral home.
- If they die at home without hospice, 911 will call the coroner and they will decide who picks up the body and when the body is released to the funeral home.
- In the end the funeral home staff will take responsibility for your care receiver's body

3. Immediate Notifications

Notify family, friends, anyone you may have arranged for care of dependents or pets, your care receiver's employer, if they have one, and anyone else that you believe belongs on the immediate list to let them know of the passing. You may have already created a tree of who you will ask to notify different groups so it doesn't all fall on you, if not, do that now.

4. Secure Property

If your care receiver lived alone, ensure their home and belongings are secure. Consider changing the locks and taking valuables to a safe place.

5. Start Thank You List

Start your list for thank you notes for people who help, bring food, send flowers, etc...

6. Contact the Funeral Home

Contact the funeral home yourself. The funeral home staff will help guide you.

- You may have made many of these arrangements with the funeral home already.
 - If you haven't already, listen to podcast episode [30 - End of Life Service Preplanning](#).
 - See End of Life worksheet under [Guides at thecaregiversjourney.org](#).
 - Even if you have already filled out paperwork with the funeral home, you will need to contact them after your loved one passes to sign some papers and put things in motion.
- **Order death certificates from the funeral home** - it can take one to three weeks to get the death certificate if there is not an investigation into their death. Longer if there is an investigation.
 - You will need multiple copies of the death certificate for handling their affairs, such as closing accounts and claiming insurance. 5 copies is a good start.
- We encourage you to prearrange the following but if you haven't now's the time:
 - Create/post an obituary.
 - Make decisions about the cremation or burial, type and location and plan for any end of life service.
 - If a veteran and you would like a military presence at their service, locate their discharge papers or request them online at www.va.gov/records/get-military-service-records.

► Tip 2: Move to this list within the first few days and weeks

1. Gather Essential Documents and Information

If you haven't already, make sure you have all the essential documents together. These may include:

- **Will and trust documents**
- **Insurance policies**
- **Financial accounts and statements**
- **Social security number.** The funeral home will inform SSA of your loved ones passing.
- **Medicare number.** Make sure you have their medicare #. Social security will inform medicare, but you will need it for other identification documents, deeds, and titles.

2. Social Security

Don't be surprised if you have to pay money back to Social Security. You may not realize Social Security pays on the first day of the month. If your loved one dies during the month, they will take back the prorated amount.

3. Notify Key Advisors

This is something I actually did ahead of time because I knew I wouldn't remember everyone.

- **Attorney**
- **Tax advisor**
- **Financial planner**
- **Life insurance agent**
- **Other professionals**
- **Your loved one's employer**
 - You've already contacted your loved one's employer to notify them about their death. Now you contact their employer specifically about any benefits that may be due.

4. Property and Home Management

This is something I actually did ahead of time because I knew I wouldn't remember everyone.

- If your care receiver's home is vacant, ask the local police or a neighbor to occasionally check on the home.
- If there will be a funeral, make sure the police know when it is and, consider having a friend at the home during the time of the funeral so anyone passing by sees that it is occupied.
- Contact the post office to stop or forward mail.
- Consider which utilities to stop and which to continue, things such as yard service, pest control, cleaning services, and trash.
- **Ensure timely payments of ongoing expenses** such as mortgage, utilities and property insurance. We have heard some people question whether after someone dies they need to keep paying their bills, mostly you do. If you are unsure, talk to a financial advisor.

5. Ongoing Expenses and Subscriptions

Watch expenses as they come in and cancel subscriptions like:

- Magazines
- Streaming services
- Phone
- Gym memberships
- Cable
- Games, etc..

6. Memorial Markers

Order headstone and/or footstone or memorial marker as appropriate. Granite markers can take several months to be installed.

7. Send Thank You Notes

Using the list you've been keeping of those who helped, brought food or flowers, and supported you during this time, send thank you notes to them - you can divide this job among family and friends.

► Tip 3: Over the next few weeks and months - manage their estate

1. Tax and Accounting

Meet with your care receiver's accountant and tax preparer to understand tax implications of the estate once settled.

2. Notify Financial Institutions and Insurers

- Banks
- Credit unions
- Mortgage companies
- Investment companies
- Health insurance providers
- Auto insurance providers
- Homeowners insurance providers

Additional actions:

- Explore coverage options for surviving dependents and spouse.
- Understand their process to remove your loved one from or close the account.
- Understand how to transfer property titles like vehicles or homes.

3. Notify Life Insurance and Pensions

Notify life insurance, long term care insurance and pensions to make claims and settle accounts.

4. US Social Security

For US Social Security, the funeral home will inform them of your loved one's death.

If you are their spouse:

- If you are their spouse and also taking social security the SSA will automatically adjust SS based on rules.
- If you are the spouse and not taking SS yet you will need to call and apply for survivor benefits.

If you are not their spouse:

- If you are not their spouse, investigate any survivor benefits that might be available to you. Social Security survivor benefits are available to certain family members of a deceased worker who paid into Social Security during their lifetime. These benefits can be claimed by spouses, divorced spouses, children, and dependent parents of the deceased.

5. Probate Process

If your care receiver has a will, the executor will need to follow the legal process to settle the estate in the US based on state law. The state requirements are different and often require going through probate. Even if there is no will, the estate will be handled according to state law to have an administrator assigned through probate.

- Contact the estate attorney, if there is one, to help with probate. Probate is the court-supervised process of proving a will is valid and distributing a deceased person's assets. When someone dies, their estate, which is their property and money, may need to go through probate. The process involves validating the will, appointing a personal representative (like an executor), paying debts and taxes, and distributing the remaining assets to beneficiaries.
- If you don't have an estate attorney either contact an attorney or take the will to the appropriate county or city office to have it accepted for probate.

6. After Probate Hearing

After the probate hearing and mandatory wait time (varies by state), the executor of the estate will get papers that allow them to open a bank account for your care receiver's estate and conduct business in the name of the estate

- Get a tax ID number (EIN) from the IRS for the estate. You can do this online [here](#). We'll put a link to this in the show notes.
- Set up a bank account for the estate (you will need the EIN number)

► Tip 4: Focus on the things to prioritize once the estate has been closed

1. Execute Institution Requirements

For example, remove the care receivers name from all financial accounts and update all titles.

- Learn what each institution requires. Some will require an original death certificate, some only require a copy, and some require the estate to be closed, proving you are the executor.
- The official proof that you are the appointed executor or administrator of an estate is a legal document. In the United States, if you're an executor, this document is called Letters of Testamentary. If you're an administrator, this document is called Letters of Administration. These documents are issued by the probate court and grant you the authority to act on behalf of the deceased's estate.

2. Prevent Identity Theft

- Remove the care receivers name from all financial accounts and update all titles.
- Notify credit reporting agencies of the death. The three major credit bureaus in the U.S. are [Equifax](#), [Experian](#), and [TransUnion](#).

3. Update Surviving Family Plans

The surviving family should update their wills and/or trusts and, if you or they inherited anything, make sure your insurance is up to date.

4. File the Deceased Tax Return

File the deceased tax return.

Leverage Others

Remember, it is okay to ask for help. Friends, family members, and professionals (like funeral directors and lawyers) can provide valuable assistance during this challenging time.

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