

Your guide for what comes next

What may need attention now, later, and along the way.



Need help? Talk it through with us.

Someone on our team can answer questions, walk through this guide with you, and help you figure out what applies. It's free.

Scan the code or go to guide.lovealways.com/loss to reach us



Scan to open the guide online
or go to
guide.lovealways.com/loss

For now, focus on these three things

01 CONTACT A FUNERAL HOME OR CREMATION SERVICE

You'll need to choose a funeral home or cremation service in the next day or two.



TRUSTED PARTNER
eFuneral

02 ARRANGE CARE FOR DEPENDENTS AND PETS

If they were caring for someone (a child, an aging parent, a spouse with dementia) or a pet, that care needs to continue right now.

03 REACH OUT TO YOUR CLOSEST FAMILY AND FRIENDS

Start with the small circle who need to hear directly: immediate family, closest friends, anyone who was actively involved in their care.

Also in the first days

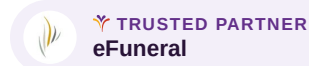
The first week or two

STEP	WHO CAN HELP
☐ Secure their home and property	
☐ Order certified copies of the death certificate	
☐ Get an official pronouncement of death	
☐ Confirm any organ or tissue donation wishes	
☐ Look for pre-planned funeral or burial instructions	
☐ Contact a religious or spiritual leader if you have one	
☐ Locate the will and important documents	 TRUSTED PARTNER Sunset
☐ Notify their employer or HR contact	
☐ Consider holding off on public announcements	
☐ Pick one person to help you carry the load	

- ☐ Give yourself permission to move slowly
- ☐ Decide on burial, cremation, or another form of disposition



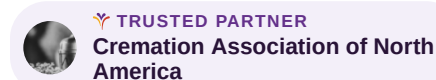
- ☐ Plan the type of service and where it will happen
- ☐ Choose the date and time of the service



- ☐ Write and submit an obituary



- ☐ Choose a casket or urn



- ☐ Choose a cemetery plot or resting place
- ☐ Arrange transportation of the body if needed
- ☐ Choose readings, music, and speakers
- ☐ Plan a reception or gathering
- ☐ Order flowers or suggest an alternative
- ☐ Prepare a photo or slideshow tribute
- ☐ Coordinate travel for out-of-town family
- ☐ Find their military discharge papers
- ☐ Confirm veteran honors if applicable
- ☐ Take care of yourself on the day of the service
- ☐ Handle the practical aftermath of the service
- ☐ Ask a few people to help spread the news
- ☐ Notify extended family
- ☐ Notify close friends beyond the first wave
- ☐ Notify their workplace and colleagues
- ☐ Notify their doctors and healthcare providers
- ☐ Notify neighbors and their local community
- ☐ Reach out to their alumni or professional networks
- ☐ Notify their clubs, teams, and hobby groups
- ☐ Coordinate the invitation list for the service
- ☐ Consider a social media announcement
- ☐ Handle awkward incoming messages
- ☐ Start a running list for thank-you notes

The next few weeks

Usually weeks 2–8

STEP	WHO CAN HELP
☐ File claims on any life insurance policies	 TRUSTED PARTNER Sunset
☐ Contact the Social Security Administration	
☐ Determine if you need to open probate	 TRUSTED PARTNER EstateExec
☐ Get a full picture of all financial accounts	 TRUSTED PARTNER Sunset
☐ Notify each bank and credit union	
☐ Apply for the Social Security lump-sum death benefit	
☐ Apply for Social Security survivor benefits	
☐ Contact the Veterans Administration	
☐ File for employer-provided life insurance and benefits	 TRUSTED PARTNER Sunset
☐ Contact any pension or retirement plan administrators	 TRUSTED PARTNER Sunset
☐ Cancel or transfer health insurance	
☐ Cancel or transfer auto and home insurance	
☐ Check for accidental death or travel insurance	 TRUSTED PARTNER Sunset
☐ Look for union or professional benefits	
☐ Update your own beneficiary designations	 TRUSTED PARTNER Gentreo
☐ File the will with your local probate court	 TRUSTED PARTNER EstateExec
☐ Petition to open probate	 TRUSTED PARTNER Sunset
☐ Get appointed as executor or personal representative	 TRUSTED PARTNER Sunset
☐ Decide whether to take executor compensation	 TRUSTED PARTNER EstateExec
☐ Consider hiring a probate attorney	 TRUSTED PARTNER Sunset
☐ Request an EIN and open an estate bank account	 TRUSTED PARTNER EstateExec

☐ Take inventory of the estate's assets



TRUSTED PARTNER
Sunset

☐ Notify creditors and give them time to file claims



TRUSTED PARTNER
EstateExec

☐ Handle any trusts



TRUSTED PARTNER
EstateExec

☐ Cancel driver's license and government IDs

☐ Know what comes between opening and closing the estate

☐ Notify investment and brokerage firms

☐ Handle retirement accounts (401(k), IRA, pension)



TRUSTED PARTNER
Sunset

☐ Freeze credit with all three bureaus

☐ Notify credit card companies and close accounts

☐ Handle their car loan or lease

☐ Notify their mortgage lender

☐ Notify student loan servicers

☐ Cancel subscriptions and recurring charges

☐ Close online payment accounts

☐ Transfer loyalty points and rewards

☐ Keep everything in one place



TRUSTED PARTNER
EstateExec

The coming months

Usually months 2–12

STEP

WHO CAN HELP

☐ Decide what to do with the house

☐ Sort through personal belongings



TRUSTED PARTNER
Caring Transitions

☐ File their final income tax return

☐ Manage the empty house until you decide

☐ Transfer property title to the new owner



TRUSTED PARTNER
Notarize

☐ Handle their vehicles

☐ Get appraisals on jewelry, art, and valuables

☐ Coordinate with family on personal items

☐ Choose an approach for the rest of the belongings



TRUSTED PARTNER
Caring Transitions

- ☐ Handle their digital assets
- ☐ Save meaningful digital items
- ☐ Handle their business or side income
- ☐ Sign up for the Deceased Do Not Contact list
- ☐ File the final state income tax return
- ☐ Understand the difference between estate tax and inheritance tax

- ☐ File an estate income tax return if needed



- ☐ Understand the stepped-up basis rule for inherited assets

- ☐ Get date-of-death valuations for significant assets



- ☐ Handle any outstanding tax debts

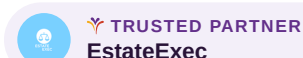
- ☐ Consider hiring a tax professional

- ☐ Keep tax records for at least seven years

- ☐ Update your own estate plan and tax situation

Later: closing the estate

Once the rest is done

STEP	WHO CAN HELP
☐ Check what needs to be settled before you close	
☐ Pay valid debts from the estate	
☐ File a final accounting with the probate court	
☐ Distribute remaining assets to beneficiaries	
☐ Close the estate	

For you, along the way

Whenever you need it

STEP	WHO CAN HELP
☐ Be prepared for the second wave	
☐ Seek grief support if you want it	
☐ Ask for practical help	

☐ Consider a support group specific to your loss



TRUSTED PARTNER
Alison's Angels

☐ Handle the mail, phone, and inbox

☐ Plan a small tribute or memorial fund



TRUSTED PARTNER
Eterneva

☐ Preserve their voice, handwriting, and photos

☐ Order a headstone or grave marker



TRUSTED PARTNER
Life's QR

☐ Send thank-you notes when you're ready

☐ Plan for the anniversary and holidays



TRUSTED PARTNER
Timely Presence

☐ Notice signs you may need more support



TRUSTED PARTNER
Cope Notes

☐ Take care of your own paperwork and future



TRUSTED PARTNER
Gentreo