



What to Do When a Loved One Passes

A STEP-BY-STEP FAMILY CHECKLIST

Protecting Your Family's Future • Preserving Your Legacy

Losing a loved one is overwhelming. In the hours, days, and weeks that follow, dozens of decisions must be made. Many you've never faced before. This checklist walks you through every essential step, so nothing falls through the cracks during an incredibly difficult time.

Preparation is the greatest gift you can give your family.

Print this guide and keep it somewhere accessible. Having a plan removes confusion and allows space for grieving and healing.

WHAT'S INSIDE

- 01 Immediate Steps (First 24–48 Hours)
- 02 Within the First Week
- 03 Within the First Month
- 04 Your Digital Legacy
- 05 Important Contacts & Notes

Capstone Life Insurance

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Immediate Steps (First 24–48 Hours)

**Get a legal pronouncement of death**

If at home: call 911 or hospice nurse. If at a hospital or nursing home, staff will handle this.

**Obtain certified copies of the death certificate**

Request 10–15 copies. You'll need them for banks, insurance claims, legal filings, and government agencies.

**Contact the funeral home or cremation provider**

If pre-arrangements exist, locate those documents. If not, research options and pricing before committing.

**Notify immediate family and close friends**

Designate one or two trusted people to help spread the word. Use phone calls for those closest, then group messages or email.

**Locate the will, trust, and any pre-arranged plans**

Check a home safe, filing cabinet, safe deposit box, or with the deceased's attorney. Identify the named executor.

**Contact the life insurance company or agent**

Call Capstone at (303) 630-9280 — we'll walk you through the entire claims process step by step.

**Check for organ and tissue donor wishes**

Review the driver's license and advance directive. Time-sensitive — notify the hospital immediately if applicable.

**Secure the deceased's home and personal property**

Lock the home, collect mail, water plants, and ensure valuables are safe.

**Arrange care for dependents or pets**

If minor children are involved, locate guardianship documents. Arrange temporary care for animals.

**Begin planning the funeral, memorial, or celebration of life**

Review any written wishes. Enlist family and friends to help with eulogies, music, flowers, and logistics.

Within the First Week

- ☐ **Notify employer(s)**
Inquire about final paychecks, accrued PTO, company life insurance, retirement accounts, and COBRA health coverage.
- ☐ **Contact Social Security Administration**
Call 1-800-772-1213 to report the death. Surviving spouses and minor children may qualify for a \$255 death benefit and ongoing survivor benefits.
- ☐ **Notify banks and financial institutions**
Bring a death certificate to each institution. Joint accounts typically transfer to the surviving owner automatically.
- ☐ **Contact mortgage company, landlord, or property manager**
Determine what's owed and what options exist for the surviving family.
- ☐ **Cancel or transfer utilities**
Electric, gas, water, internet, phone. Transfer into a surviving family member's name or cancel if the home will be vacated.
- ☐ **Forward mail through USPS**
You'll need proof of executor status. Reviewing mail is one of the best ways to discover unknown accounts and obligations.
- ☐ **Contact health, auto, and homeowner's insurance**
Cancel or update policies as appropriate. Some may offer refunds on unused premiums.
- ☐ **Review outstanding debts and obligations**
Credit cards, medical bills, personal loans. In most states, debts belong to the estate, not surviving family, unless co-signed.
- ☐ **Notify the DMV**
Cancel or transfer the driver's license and vehicle title. This also helps prevent identity theft.
- ☐ **Begin gathering financial records**
Tax returns, bank statements, investment accounts, pension documents, real estate deeds, and vehicle titles.

Within the First Month

- ☐ **Meet with an estate attorney if needed**
Required if the estate involves real property, exceeds \$50K, or if there's no will. The executor should choose the attorney.
- ☐ **File life insurance claims if not already done**
Most policies pay within 30–60 days of a complete filing. Your Capstone agent can help ensure all paperwork is in order.
- ☐ **Apply for survivor benefits**
Social Security, VA benefits (if veteran), pension survivor payments, and any union or fraternal organization benefits.
- ☐ **Update beneficiaries on your own accounts**
Review your own life insurance, retirement accounts, bank accounts, and will to reflect changed circumstances.
- ☐ **Cancel subscriptions and recurring charges**
Streaming, gym, magazines, meal kits, app subscriptions, and any auto-renewed services.
- ☐ **File the final tax return or consult a CPA**
A final 1040 must be filed for the year of death. The estate may also need its own return (Form 1041).
- ☐ **Review and update your own estate plan**
If the deceased was your beneficiary, executor, or power of attorney — update those documents now.
- ☐ **Send thank-you notes**
For flowers, food, donations, and acts of kindness during the service and beyond.
- ☐ **Consider grief counseling or a support group**
Caring for yourself is not optional — it's essential. Your health matters to the people who depend on you.

Grief has no timeline. Give yourself permission to feel everything and to ask for help when you need it.

Managing the Digital Legacy

A loved one's digital footprint e.g. email, social media, online banking, subscriptions; all require attention just like their physical affairs.

**Secure email accounts**

Email is the key to most other accounts. Use it to identify subscriptions, bills, and online accounts.

**Memorialize or remove social media profiles**

Facebook and Instagram offer "Remembering" memorialization. LinkedIn, X, and TikTok allow removal with a death certificate.

**Cancel online payment accounts**

PayPal, Venmo, Zelle, CashApp — transfer remaining balances and close the accounts.

**Close or transfer cloud storage**

Google Drive, iCloud, Dropbox — download important files, photos, and videos before closing.

**Deactivate streaming and subscription services**

Netflix, Spotify, Amazon Prime, Apple subscriptions — check for annual plans eligible for refunds.

**Secure passwords and digital records**

If the deceased used a password manager, the executor may be able to access it with proper legal authority.

Tip: Don't rush to delete accounts.

Photos, messages, and posts may hold precious memories. Download what matters before closing anything permanently.

Important Contacts — Your Reference

Contact	Name	Phone / Email
Funeral Home / Cremation	_____	_____
Life Insurance Agent	_____	_____
Estate Attorney	_____	_____
Financial Advisor / CPA	_____	_____
Employer HR Department	_____	_____
Social Security Office	_____	_____
Primary Care Doctor	_____	_____
Bank / Financial Institution	_____	_____

Notes

Need help with a life insurance claim?

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