

**Suze Orman**  
**The Ultimate Protection Portfolio**  
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**INSTRUCTIONS FOR WHAT TO DO WHEN SOMEONE DIES - CHECKLIST**

Keep a copy of this checklist in your Ultimate Protection Portfolio so that you know what to do when a loved one dies.

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\_\_\_\_\_ In the Estate Planning Documents folder in your Ultimate Protection Portfolio locate the final instructions form.

\_\_\_\_\_ If death took place in the hospital, you will be asked the name of the funeral home or cremation society of your choice, which will then make arrangements to transport the remains. Find out how much they will charge to transport the body.

\_\_\_\_\_ If death took place at your home or anywhere other than a hospital, then you have to contact the funeral home or cremation society of your choice, which will make the arrangement to transport the remains. Find out how much they will charge to transport the body.

\_\_\_\_\_ If you don't know which funeral homes you want to use, ask your friends, your clergyman, or the local coroner.

\_\_\_\_\_ Ask a close friend or family member to help notify family and friends of death of loved one.

\_\_\_\_\_ Make funeral, burial, or cremation arrangements. Be clear about embalming, as it is expensive and not required by law, unless the body is being transported across state lines.

\_\_\_\_\_ Order at least 15 certified copies of the death certificate. You will need them in order to collect insurance proceeds and to change name on bank accounts, deeds, and other assets.

\_\_\_\_\_ Try not to leave the house vacant as this may have consequences for insurance coverage. Contact the insurance agent that sold the insurance policy to discuss on going coverage.

\_\_\_\_\_ If you do not already have one, open a bank account in your own name.

\_\_\_\_\_ If you do not have a credit card in your own name, request one. After you have received your own card and credit limit, advise the credit card company of your loved one's death.

\_\_\_\_\_ Before paying any credit card debts that were not yours, check with your attorney or executor. If there isn't enough money in the estate to pay off the debts, the probate has a "schedule" specifying debts given priority and the order in which the debts

are to be paid -- which is why I want you to check with your attorney before you begin paying the debts.

\_\_\_\_\_ Go to your Ulitimate Protection Portfolio and remove your loved one's insurance policy. 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.

\_\_\_\_\_ Contact your local Social Security, Veterans Administration, deceased's employer's human resource office or visit their website to see if there are any benefits that you qualify for.

\_\_\_\_\_ Your own will or trust should be changed now, for most likely you left everything to the person who has just died. Make sure you change the beneficiary designation on your IRA, life insurance policies, pension plans, 401(k) plans, and other investment or retirement plans.