



An Overview of Settling an Estate

A death in the family is a painful and disruptive event, marked by an abiding sense of loss. To walk through a loved one's rooms or to leaf through papers is to realize that while the person is gone, the things left behind – personal effects, property, accounts, debts, plans and pets – have to be gathered and then sorted out, both to meet their obligations and to follow what you know of their wishes.

Our society has created a process for gathering property, adjusting claims and resolving the decedents' affairs. This process is known as settling an estate. The exact procedures used to settle an estate vary in complexity, time and expense depending on the size and composition of the estate and the laws of the state where the decedent resided at death. This Guidebook gives a general overview of what is involved in settling the estate and refers you to where you can find more particular information for the procedures in a specific state.

If you have additional questions, ARAG can help. If you have ideas on how to improve this Guidebook, please share them with us at Service@ARAGgroup.com.

If you're not an ARAG member, please feel free to review this information and contact us to learn how ARAG can offer you affordable legal resources and support.

Sincerely,

ARAG Customer Care Team

Table of Contents

Glossary	4
Estate Settlement Overview	5
What does "Settling an Estate" Mean?	7
What's In the Estate?	11
What's Not In the Estate?	13
What's the Difference Between Testate and Intestate?	14
Protecting Your Rights	16
Professional Assistance in Settling an Estate	19
Let Us Help You	22
Preparing to Meet Your Attorney	25
Resources for More Information	27
Checklist	28

Glossary

Ancillary proceedings (Ancillary probate). The proceedings held to gain authority to deal with property if the decedent had real or personal property in a state other than his or her domiciliary state.

Beneficiary. A person intentionally benefited by a dispositive instrument of the decedent.

Claims. Liabilities of the decedent, whether arising in contract, in tort, or otherwise, and liabilities of the estate which arise at or after the death of the decedent or after the appointment of a conservator, including funeral expenses and expenses of administration.

Devisee. A person designated in a Will to receive a real or personal property. Distributee. Any person who has received property of a decedent from a personal representative other than as creditor or purchaser.

Domicile State or Domiciliary State. The state where the decedent had his or her permanent residence.

Fiduciary. A personal representative, intestate administrator, guardian, conservator, and trustee.

Nondomiciliary State. A state, other than his or her domiciliary state, where the decedent had property and in which an ancillary probate proceeding is necessary to transfer title.

Nonprobate Transfer. When a designated asset of the decedent passes by reason of the decedent's death to designated beneficiaries because of a provision for such passing contained in the formal document establishing the asset's ownership.

Property. Includes both real and personal property or any interest therein and means anything that may be the subject of ownership.

Settlement. The full process of administration, distribution and closing of a decedent's estate.

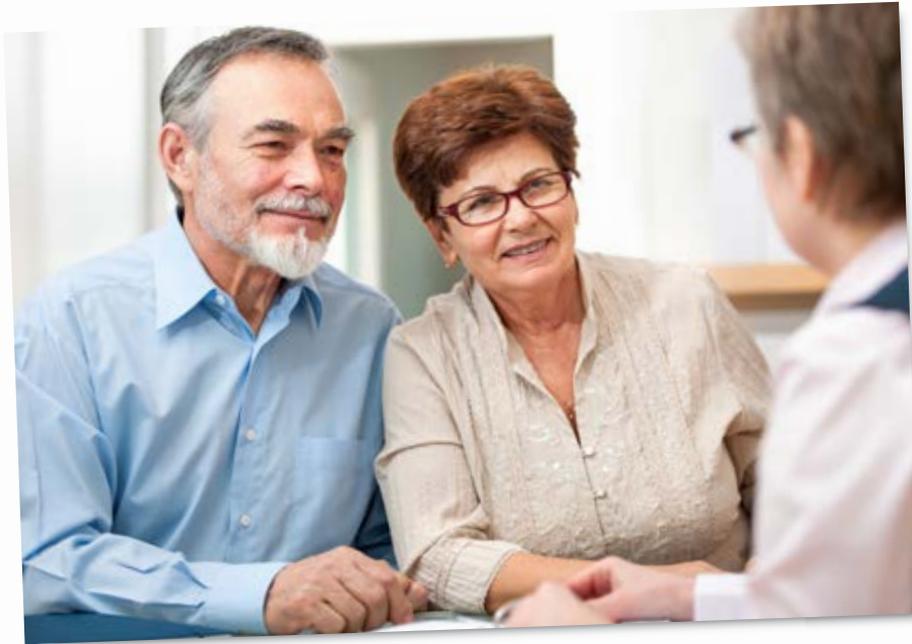
Estate Settlement Overview

The settling of an estate is essentially the administrative process of settling someone's financial affairs after he or she is deceased. Settling an estate will vary based on the state laws where property was owned and whether there was a Will. At a high level, the person who settles an estate will:

- ✓ Appoint and empower fiduciaries to represent the estate in proceedings and confirm the decedent's distribution plan.
- ✓ Solicit and pay claims, fees and taxes of the estate.
- ✓ Collect, administer and distribute estate property.
- ✓ Confirm paperwork demonstrating closure of the decedent's financial history.

The process may be simple or complicated. Some actions may not be needed based on the estate's size, make-up and complexity. The local probate court may be involved on a minimal or supervisory basis – or may not be involved at all – based on the nature of the estate and the laws of the states where the decedent's estate property exists.

While settling an estate mainly involves resolving the financial obligations of the decedent, the process could include identifying who'll take care of the decedent's dependent children or determining who will administer any trusts. These issues are best discussed with an attorney and are beyond the scope of this Guidebook.



Common Terms Used In This Guidebook

Decedent. The person whose estate is being settled.

Estate. The property of the decedent, including real estate or personal property or claims.

Estate settlement, estate administration and probate all refer to the process of settling an estate.

Personal representative, executor and administrator - the critical person responsible for settling a decedent's estate. If the decedent had a Will, the personal representative is an "executor." If state laws on distribution are followed, the representative is an "administrator."

What does "Settling an Estate" mean?

What does it mean to be named as an estate executor? What will you be responsible for doing either on your own or with professionals? Here is a general summary of what an executor will do:

Pull Things Together and Sort Things Out

Settling the estate starts with finding and collecting information about any estate planning documents the decedent had. These documents will appoint and empower someone to handle the estate and someone to care for the decedent's minor or disabled dependents. Other documents, such as lifetime agent appointments made by the decedent, will let potential estate fiduciaries know what estate assets exist and where they are located. Someone will also need to review the decedent's records to identify the nature, extent, and location of the property which will become the decedent's estate.

Ensure Estate Fiduciaries Have Formal Authority to Act

In most cases, the estate fiduciaries will need to obtain formal authority to act. Typically, the fiduciary will file the applications and supporting documents required by local law with the proper probate court and then receive letters or orders from the court. The formal grant of authority then empowers the estate fiduciaries to demand turnover of the decedent's assets from third parties and to act on the decedent's property the same as the decedent could have.

Resolve Disputes and Settle Claims

If family or friends challenge the decedent's Will, or businesses pursue debt the decedent owed them, estate fiduciaries will resolve those issues in probate

Note on Lifetime Agencies: Keep in mind that most agency relationships the decedent created while living will end upon the decedent's death. Anyone helping with financial affairs while the decedent is living will likely need new formal authorization to handle the estate.

court. In addition, the estate fiduciaries will decide whether to pursue claims the decedent had against others.

Pay Debts

Any unpaid bills and ongoing contracts will need to be reviewed and either paid, compromised or rejected. If someone with a rejected claim wants to persist in seeking payment, an application may be filed in the probate court and the estate fiduciaries can oppose them. Probate proceedings impose shorter time limits on claimants to file their claims or be barred (i.e., lose the ability to enforce them). These shorter time limits are intended to support the quicker settlement of decedent's estates.

Pay Taxes

All applicable tax claims must be resolved before the estate is considered "closed." Tax liabilities can include state or federal tax returns for the last year of the decedent's life, as well as the decedent's tax liability for enforceable taxes from prior years.

The estate itself might have tax liability for income earned during the period of estate administration. As of 2012, only estates valued over \$5.1 million paid federal estate taxes, however, states may impose an estate tax. Some states may also impose an inheritance tax. This is actually imposed on the recipient but, practicality, is calculated, collected and paid by the estate's fiduciaries from the inheritor's gift.

Distribute Inheritances

Typically distributions are made after the estate's taxes, debts and other liabilities (including liabilities to estate fiduciaries and employed professionals) are paid. In some instances, distributions include a specific parcel of real estate or item of personal property; however, if the distribution is as a share of a common fund the fiduciary may have to liquidate some assets in order to create the fund.

Account and Close the Estate

While estate fiduciaries are performing their financial duties, they will keep

ongoing records of their transactions. As the property of the estate and the claims against the estate are resolved, the fiduciaries will need to bring these records together and make a final accounting of everything that was done. Generally, probate rules require the preparation and filing of such accounting before the estate can be formally closed. Even if not formally required by such rules, estate fiduciaries will likely want to have such an accounting to provide to the estate's heirs and beneficiaries as evidence that everything was handled properly.

Determine Liability for Claims Against the Estate and Taxes Due From the Estate

Generally, the decedent's estate is the only entity or person liable for the payment of the claims against the estate, whether arising before the decedent's death or during the estate's administration, and for expenses of the estate, and thus comes "off the top" before distributions are made to heirs and beneficiaries. However, there are certain exceptions to this general statement.

- Some state probate statutes create special protections for the decedent's immediate family so certain property (for example, a home) and/or other amounts are paid to them before any other payments, whether of claims or distributions.
- Some probate statutes or rules may assign payment priority to certain types of claims or distributions.
- Debts owed by the decedent are either paid by the estate or are eliminated. Debts represented by secured interests on estate property (i.e., mortgages or liens on motor vehicles) may need to be paid by whoever inherits the secured property, unless the Will directs that the secured indebtedness be paid by the estate. If not paid by the Will, the recipient would have to make payments if he or she wanted to keep the property.

Note: Where certain informal, out-of-court estate settlement procedures are used, and there are unpaid creditors, the distributees of nonexempt assets may be responsible to pay their pro rata share of those creditor claims up to the value of the estate property received.

Because this is a general overview of the estate settlement process, it's important to remember that what's required for a particular estate is going to be determined by the statutes, court rules and local probate court practices of the states where the decedent's property is legally "sited."

Refer to the tables listing citations to specific state estate settlement process statutes and use them to find more information on those statutes online.

- You can also look for the website of the local probate court with jurisdiction over the decedent's estate for guidance on its practices, its court rules and official forms. Not all local probate courts post this information so you may have to call or visit the clerk's office to see what information is available to the public.
- Often state or local bar associations have public pamphlets or online information on the local estate settlement processes if you need a general overview rather than specific guidance for your estate settlement.

Using Professional Assistance

If you are responsible for settling an estate, the prudent advice is to at minimum consult with a local attorney who handles estate settlement matters in the county where the decedent resided at the time of death. The attorney can give you general advice, indicate the special issues pertinent to your case and offer professional assistance. Except for the smallest estates, estate settlement is not a simple matter. Using a local attorney to represent the personal representative, intestate administrator, or trustee can save time and avoid costly errors.

What's in the Estate?

Settling an estate begins with identifying and collecting the decedent's property. This property makes up the corpus (or body) of the estate and acts as the base from which all legally enforceable claims and obligations of the estate are paid. The remainder will be what is available to distribute to the decedent's beneficiaries, devisees and heirs. In this section we will focus on what goes into that estate corpus.

Property Belonging to Decedent Alone at Death

This includes any real estate, bank or investment accounts, contractual rights, or other personal property that was either formally titled in the decedent's name alone or legally presumed to be the decedent's alone (e.g., personal property or effects held and used by the decedent).

Property Interests Shared by Decedent and Others

This includes any property the decedent owned with others. The decedent may appear on titles to the property such as a deed, account agreement, annuity contract or vehicle title, as one of several owners. In such cases, it needs to be determined if contract terms or certain laws automatically moved property ownership to the co-owners, or, if the decedent retained ownership even after death. If the decedent still has partial interests in property, that property needs to be valued, and the legal rights of the decedent as a partial owner can be exercised by the decedent's estate fiduciaries. The remaining partial interests will be included in the decedent's estate and will be subject to estate settlement.

Property Held in Trusts with the Decedent as Settlor or Beneficiary

While trusts typically contain provisions leaving the property held in the trust to beneficiaries, the property may pass to the decedent's estate (e.g., if the decedent's initial beneficiaries have died and the estate was designated as residuary beneficiary).

If the decedent was a beneficiary of a trust set up by another person and no alternate beneficiary was designated by the trust settlor for the event of the decedent's death, the distributions that would have been made to the decedent if he or she was still living will pass to the decedent's estate. If the decedent was the ultimate beneficiary of all or part of the trust property then all or part (as the case may be) of that trust property would pass to the decedent's estate and will be subject to estate settlement and the terms of the trust.

Claims of the Decedent Against Third Parties

If the decedent had any pending claims or lawsuits against third parties, those claims will pass to the decedent's estate to pursue, recover, or release.

If the decedent met his or her death as the result of some third party's action or failure to act, there may be a cause of action (i.e., a claim that could be pursued to a lawsuit) against the responsible third parties, and if so, that cause of action passes to the decedent's estate.

Property Passing to the Decedent by Contract or Operation of Law

Examples of payments that would pass to the estate:

- ✓ **Proceeds of life insurance policies**, if the decedent had life insurance and all designated beneficiaries predeceased him or her; or if the decedent was the beneficiary of insurance on the life of another who predeceased the decedent.
- ✓ **Property insurance payments**, if claims were made for covered property that was damaged prior to the decedent's death.
- ✓ **Medical insurance claims** incurred prior to the decedent's death.
- ✓ **Annuity contracts** with a death benefit if the decedent's estate is the beneficiary.
- ✓ Any **business arrangements** affected by the death of a business partner, such as requiring a liquidation and distribution of the business or a buy out of the decedent's share.

What's not in the Estate?

This property will not be part of the estate to be settled in probate, although its value is included for purposes of any estate or inheritance taxes imposed by reason of the decedent owner's death.

Property Passing As Non-Probate Transfers

Practically all states have laws that permit a person to pass ownership of certain accounts, stocks, investment accounts, or real estate directly to the individuals designated as the account or real estate beneficiary. These laws allow the person to remain the sole owner of the account or real estate with the rights of the beneficiary only arising if and when the owner has died.

Property Held In a "Living Trust" of the Decedent

The decedent may have transferred property to a trust created by him or her during his or her lifetime, and that trust may have provisions in it for the passing of the trust property (or the benefit of the trust property) to named beneficiaries of the trust. Such trusts may have had the decedent as the primary trustee and beneficiary with the rights of other trustees or beneficiaries arising only upon the decedent's death.

What's the Difference Between Testate and Intestate?

A **Testate Estate** is One Directed by the Decedent's Will. Every state's laws recognize the right of persons to direct who is to receive their property, in what shares, and upon what conditions, and to nominate the persons who will settle their estates and care for their minor children. While persons may distribute some or most of their property by contract (e.g., by deeds with survivorship, or by accounts with survivorship, or by beneficiary designations in insurance, annuities, or other accounts), typically a Will is used to dispose of the property and name the estate fiduciaries. When disposition is directed by a Will, the estate is a testate estate.

An **Intestate Estate** is One Directed by the State's Intestacy Laws. The laws in each state recognize that its residents often die without having made a Will, or without having made a fully funded Trust, or without otherwise disposing of all of their property by contract. Each state has a set of laws which prescribe who will receive the property of its decedents and in what shares. These laws, called laws of intestacy or descent, leave the property to spouses, children, parents, and other direct relatives of the decedent, with entitlement and shares dependent on the family composition. An estate whose disposition is directed by the state's intestacy laws is an intestate estate.

What happens if I don't have a Will? While the terms of the intestate laws vary by state, a typical example of how states would distribute property if no Will exists is provided in the Uniform Probate Act. (This Act has been adopted in a number of states.) **For details, see the What Happens if I Die Without a Will tip sheet in the ARAG Education Center.**

These statutory plans of distribution may not reflect what you'd do. For example, you may want non-family members or a charity to receive funds. Or, if you are living with a person as a couple but you are not recognized as married

in the state, you could not rely on the statutory spousal shares under current law. The simplest and surest way to ensure that the people or institutions you want to get your property, and how much of your property they should get, and what conditions might be imposed on that gift, is to make your Will expressing your own plan.



Protecting Your Rights

When the Decedent Owes You Money or Property

If the decedent owed you money or was holding property of yours at the time of his or her death and an estate was opened for the decedent, then you can file a claim in the estate for payment of the debt or return of the property. The probate court in which the estate was opened should have standard forms for creditor's claims.

- **What if the estate is insolvent** (i.e., it has no assets that are exempt or protected by allowances)? While insolvency might mean that you could not recover a debt owed, the recovery of your property (if still in existence) might still be pursued.
- **What if an estate has not been opened?** The probate laws permit a creditor to petition the probate court for the appointment of a fiduciary to administer the decedent's estate so that the creditor's claim can be presented; again, review of the state's probate law and court rules is essential.
- **How long can claims be filed?** Time limits for submitting claims and the procedure for resolving disputed claims are set out in the state's probate statutes and court rules. Pay careful attention to these rules because deadlines cannot be missed.

When You Have a Security Interest in the Decedent's Property

If you lent money to a decedent and took a security interest in some of the decedent's property as collateral (e.g., a lien on a car or a mortgage on real estate), then in addition to filing a claim in the estate for the payment of the debt, you can preserve your security interest and enforce it in the event of a default even if the collateral has passed to an heir or beneficiary of the estate. Sometimes the decedent's Will directs that property passing to a beneficiary which is burdened with a security interest shall pass without the security interest, and the underlying debt is paid by the decedent's estate. Again, review of the state's probate law and court rules is essential.

When You Have a Tort Claim Against the Decedent

The normal time limits for torts still govern your ability to file a lawsuit, but you also will have to act within the time limits for filing claims and legal actions in the probate statutes and court rules. If you know that an estate for the decedent has been opened then you will need to timely file a claim in the estate, and timely file your lawsuit in the regular trial court. In such a lawsuit the defendant is the decedent's estate as represented by the personal representative. If no estate has been opened, then you as an interested party can petition the proper probate court to appoint a personal representative so you can file your claim, and timely file your lawsuit in the regular trial court.

- If you had a lawsuit pending against the decedent at the time of his or her death, then the estate of the decedent (as represented by the personal representative) is substituted as the defendant and you would continue with your lawsuit, and you would file a claim in the estate. If no estate had yet been opened, then you as an interested party could petition the proper probate court to appoint a personal representative so you can substitute the estate (as represented by the personal representative) and file a claim in the estate.
- Needless to say, pursuing personal injury or significant property damage claims are complicated matters, especially when the actual or potential defendant has died. Consulting with an attorney who is experienced in such matters is strongly advised.

When You Think the Decedent's Will Does Not Reflect the Decedent's Actual Wishes

If you believe the Will misstates or misrepresents the decedent's actual wishes, you may be able to show grounds for not accepting the offered Will into probate. Keep in mind, though, that it is not uncommon for decedents to treat people, even children, differently in their Wills, sometimes even disinheriting people who would normally be expected to receive gifts. The specific grounds and procedures used for challenging a Will are set out in the state's probate statutes and court rules. Time limits on filing challenges

must be strictly followed. Anyone considering challenging a Will needs to consult and hire an attorney who handles probate litigation to pursue.

When You Think that the Decedent's Will Has Disappeared or Has Been Altered

The absence of a Will is not unusual; however, a little investigating can help clarify the situation. Start by checking with any local probate court in states where people can deposit their Wills. You can also check with any attorneys the decedent is known to have used. Find out if the decedent had a safe deposit box in any local banks. If a copy, but not the original, of a Will is found, procedures exist in all states to ask a probate court to rule on whether a lost but valid Will can be shown by accepting the copy for probate.

If an otherwise valid Will was later altered by the decedent, procedures exist in all states to ask a probate court to rule on whether the alterations can be ignored; whether the alterations invalidate only the sections altered or whether the alterations invalidate the entire Will. If a Will has been altered by a person other than the decedent, or if a Will has been forged, procedures exist in all states to ask a probate court to rule on whether the altered Will should be received without the alterations, or whether the Will was forged and if so stricken and then whether a prior Will of the decedent should be probated or the intestacy law applied.

When You Think that Not All the Property the Decedent Had is Actually in His Estate

While any changes may have reasonable justifications and represent the decedent's informed and voluntary decisions, there is the possibility that fraud, abuse of a confidential relationship, duress, or incompetence may have factored in these changes. The estate's fiduciaries can bring required evidence from those who dealt with the decedent and if necessary can bring legal actions on behalf of the estate. If the family members suspect that the fault may lie with the estate fiduciary, then petitions can be filed in the probate court to deny appointment to or to remove the fiduciary so that another can pursue these claims for the estate.

Professional Assistance in Settling an Estate

To what extent will you need (or want) to involve professionals experienced in settling estates? What roles would they play? What would their participation cost? These are questions that any estate fiduciary will have to ask and decide. So let's look at the types of professionals involved in settling an estate. Keep in mind that, despite what is stated below as to the common methods of billing by these professionals, the actual billing method and amounts are heavily influenced by local law and local practice.

Attorneys. Attorneys who handle estate settlement are familiar with the rules and practices of the probate courts in their area, as well as with the professionals who may play a role in the estate settlement. Attorneys also know the legal issues that can arise in an estate, including challenges to the estate documents, validation of claims asserted against the estate, clearing titles to estate property, tax liability and other governmental charges against the estate. In some states attorneys are required for estate settlement procedures.

Fees for probate are often capped by state law or court or bar rule at a percentage of the size of the estate – say 3% to 6% – subject to the probate process; however, additional fees are permitted for services beyond those typical in a basic probate.

Appraisers. Some estates will contain items of personal property or real estate that have to be valued in order to properly assess the monetary value of the estate. While some items can be valued by using commonly available appraisal guides (e.g., used car guides or property appraiser's statements of market value), other items (e.g., collections, art work, household furnishings, appliances) will call for an appraisal by persons either experienced or certified

When Does An Attorney Charge a Non-Standard Fee?

People sometimes question what services are covered by the “standard fee” and what services are “extra” and require an additional fee. While each state has its own particular ruling, this excerpt from the Florida statute is a comprehensive statement about what is generally considered in a non-standard fee:

“What is an extraordinary service may vary depending on many factors, including the size of the estate. Extraordinary services may include, but are not limited to:

- ✓ Involvement in a will contest, will construction, a proceeding for determination of beneficiaries, a contested claim, elective share proceeding, apportionment of estate taxes, or any adversarial proceeding or litigation by or against the estate.
- ✓ Representation of the personal representative in audit or any proceeding for adjustment, determination, or collection of any taxes.
- ✓ Tax advice on postmortem tax planning, including, but not limited to, disclaimer, renunciation of fiduciary commission, alternate valuation date, allocation of administrative expenses between tax returns, the QTIP or reverse QTIP election, allocation of GST exemption, qualification for Internal Revenue Code §§6166 and 303 privileges, deduction of last illness expenses, fiscal year planning, distribution planning, asset basis considerations, handling income or deductions in respect of a decedent, valuation discounts, special use and other valuation, handling employee benefit or retirement proceeds, prompt assessment request, or request for release of personal liability for payment of tax.
- ✓ Review of estate tax return and preparation or review of other tax returns required to be filed by the personal representative.”
- ✓ Preparation of the estate’s federal estate tax return”

in the field. These appraisers often assemble the property and can also arrange and conduct auctions of the personal property if conversion into cash is necessary. Appraiser’s fees can be hourly (particularly if property needs to be assembled for sale) or flat fee.

Accountants. Most estates have to account for the assets received into the estate, the expenses incurred by the estate fiduciary, the payments and disbursements made by the estate fiduciary, and prepare and file necessary state and federal tax returns. While it is possible that the estate fiduciary or the attorney can perform these accounting functions, it’s common for an accountant to perform at least some of these functions. Accountant’s fees are generally flat fees but are affected by the complexity of the estate and the functions assumed.

Brokers. If the estate has real estate to be sold, a real estate broker in the area would be used to ensure the property is properly maintained, advertised, priced, and potential buyers qualified. Broker’s fees are usually a percentage of the selling price, but there is room for negotiation. Typically, the broker commission is split when there is a broker for the buyer.

Bonding Agents. Court rules, court orders or the Will itself may specify that the estate’s fiduciary must obtain a surety bond from a bonding company. Surety bonds provide a source of payment to estate beneficiaries and creditors if the fiduciary fails to perform a duty and the beneficiary or creditor suffers resulting harm. The premium for the bond will vary with the amount of property and the complexity of transactions the estate fiduciary is to handle.

Financial Advisors. If the estate contains investment assets then retention of a financial advisor by the estate fiduciary may ensure that those assets perform satisfactorily once distributed.

Let us help you

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Preparing to Meet Your Attorney

If you decide to consult an attorney about your legal matters, we suggest you complete the following worksheet prior to your meeting. By preparing this information ahead of time, you have the opportunity to clearly think through your needs and the attorney will have necessary information to provide you with the highest level of legal service.

Start by thinking about your current situation, the communications you have received and any history you have about the legal matter. Summarize your legal needs in a few sentences. Use this as a starting point when you make your first phone call to an attorney.

List the names, dates and pertinent details about your legal matter so you will be ready to discuss it with your attorney either over the phone or during an in-office visit.



Checklist

The following checklists, while not comprehensive, can help you organize your loved one's information and create a plan for tasks you may need to manage. Doing so helps ensure your loved one's intentions will be honored, and may help ease stress while dealing with your loss.

Notify:

- Immediate family and close friends
- Attending physician, coroner or funeral home
- Rabbi, priest or pastor as appropriate
- Attorney, Executor and Agents listed under Power of Attorney or other documents
- Employer, Social Security, Medicare and/or others who provided income
- Fraternal organizations
- Military

Locate the following documents:

- Funeral and disposition wishes
- Wills, codicils and trusts
- Life insurance policies
- Bank and credit union records and investments
- Credit card statements and other bills
- Assets and property deeds
- Partnership agreements and business financial records if applicable
- Death certificate*

Arrange for care of:

- Children, elderly parents or other dependents
- Pets
- Perishable property (food, plants, etc.)

Cancel or arrange for:

- Home deliveries
- Mail
- Social media accounts, emails, etc.
- Utilities
- Landlord and/or other living arrangements
- Newspapers and other subscriptions

*A death certificate is typically requested from the funeral home. You'll want to request multiple copies to cover insurance policies and other notifications. To obtain a death certificate, you'll need a copy of the deceased's Social Security card, their parent's names, mother's maiden name, surviving spouse's name, burial location, occupation at time of death and most recent address. Additionally, plans for cremation or donation to science need to be listed on an application for a death certificate.

Make Final Arrangements:

- Arrange for Funeral home, cemetery, burial or cremation, as appropriate
- Plan final services, viewings, wakes or memorials
- Write obituary and distribute to local papers
- Locate safe deposit box(es); follow state-specific procedures
- Keep records of all payments for funeral and other expenses
- Investigate Social Security benefits
- Find out about employee benefits
- Consult with an attorney, accountant, financial advisor and/or insurance agent
- Locate any veteran's burial allowance and other benefits
- Notify fire, theft, liability and auto insurance
- Notify life insurance, pension and any employer benefits
- Review credit cards, debts and other installment payments; cancel if appropriate
- Arrange for Trust allocations
- Arrange for final income tax returns and estate tax return

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