

THINGS TO DO AFTER THE DEATH OF A LOVED ONE

Within first 24 hours:

1. Determine whether any of decedent's property needs to be safeguarded, such as a motor vehicle, vacant house, etc.
2. Notify immediate family and close friends (including Church, Synagogue, and fraternal organizations)
3. Arrange care of dependants, if any.
4. Arrange care for pets, if any.
5. Locate the decedent's letter of instruction, if any.
6. Ensure that proper funeral arrangements have been made.
7. Prepare and arrange for obituary.
8. Keep records of all payments for funeral and other expenses.

Within two weeks:

9. Locate the original will.
10. Locate other important documents such as codicils, trusts, accounts, investments, etc.
11. Notify agent under any power of attorney.
12. Locate important records such as titles, deeds, and life insurance policies.
13. Make appointment with an attorney to discuss estate.
14. Notify life insurance company(ies) of the death and request claim(s) forms.
15. Advise Social Security and other agencies as appropriate.
16. Investigate Social security benefits.
17. If mortgage insurance on home exists, notify insurance company of death.
18. Investigate veteran burial allowance and other benefits.
19. Determine if any bills must be paid immediately.
20. Contact creditors who are demanding immediate payment and notify creditor of death
21. Notify credit card companies of death.
22. Cancel credit cards on which decedent was the only signer.
23. Obtain bill for last illness from hospital.
24. Order at least five (5) death certificates from the funeral home.
25. Contact Post Office to make any necessary changes in delivery of mail.

Within one month:

26. Notify Social Security of the death, and any other organization paying on retirement or paying an annuity upon death.
27. Gather together and organize financial documents:
 - a. Bank accounts owned by decedent.
 - b. Mutual funds owned by decedent.
 - c. Brokerage accounts owned by decedent.
 - d. Certificates of Deposit in decedent's name.
 - e. Stock Certificates registered in decedent's name.
 - f. Any promissory notes under which decedent was entitled to receive payment.
 - g. Titles to Motor Vehicles and/or Mobile Homes that are listed in decedent's name.
 - h. Deeds to real property owned by decedent.
 - i. Any appraisals of jewelry or other valuable personal property owned by decedent.
- 18 Gain access to and inventory any safe deposit box. (See note on next page)
- 19 Obtain the account balance on mortgages, loans, checking and savings accounts as of the date of death.
- 20 Bring original Will, financial documents, balances, death certificates, and inventory of safe deposit box to meeting with attorney.
- 21 Notify CPA, accountant or bookkeeper of the death. Within two to six months:

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- 22 If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.
- 23 If stocks or bonds are held in joint tenancy, contact stockbroker to change records to reflect ownership only by the surviving joint tenant.

Safe Deposit Box Access Procedures

Suggestion: If there is any danger of a will or trust contest, or a conflict between executor, trustee, family or beneficiaries, DO NOT go to safe deposit box without the involvement of an attorney experienced with estate administration.

Pennsylvania has a law which specifically addresses the entry into a safe deposit box upon the death of the owner. This law is designed to prevent the contents of the box from escaping the eyes of the inheritance tax authorities. There are a few exceptions but, generally, banks are obligated to seal a decedent's safe deposit box until it is inventoried by a representative of the Department of Revenue.

The major exception to the general rule deals with boxes that are rented in the names of a husband and wife. With these boxes, upon the death of either spouse, the survivor is granted unrestricted access to the box. This exception exists because property owned jointly by spouses is exempt from [Pennsylvania's inheritance tax](#).

Another exception to the automatic freeze is that a box can be opened to conduct a search for the decedent's will or deed to a burial lot. Upon presentation of a death certificate, most banks will permit the decedent's next-of-kin to conduct such a search. If the box was registered in joint names with someone other than the decedent's spouse, a will search will usually be permitted by the surviving renter. The will search must be conducted in the presence of a bank employee, and if a will is found, it is usually released to the person named as executor.

Since a will search is permitted readily, keeping your will in a safe deposit box causes very little problem. Keeping your will at home with your other valuable papers or leaving it with your attorney are also suitable alternatives. Wherever you keep your will, you should let your family know where it is located and any copy should bear a notation indicating the location of the original.

Unless the box was titled in joint names between spouses, once the will or cemetery deed is removed, a freeze will be put on the box until it is inventoried by a revenue officer. The inventory is made part of the inheritance tax division's records and, as such, the contents must be reported on the inheritance tax return. Once the inventory is completed, the executor and/or the surviving renter are entitled to receive the contents.

The legislature felt very strongly about complying with these procedures. It is a criminal offense to enter a decedent's safe deposit box in violation of these rules if you are aware of the death. These criminal penalties apply even if there is no subsequent tax evasion.