



A Guide to Help You Through the Loss of a Loved One



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Where to Begin

The loss of a loved one is one of life's most devastating events to endure. It is often followed by a period of intense emotion, disbelief, and grief. Unfortunately it is also a time when important decisions need to be made. Our goal is to help you navigate these difficult times by providing guidance on what needs to be focused on immediately, as well as in the weeks and months that follow. We hope these checklists will provide comfort and structure during this time.

A MassMutual financial professional is always available to help you with your plan. Your loved one chose MassMutual to assist with his or her financial strategies, and we will continue to be here to provide assistance to you.

Time Frame Checklists

The following checklists may help make it easier for you to prioritize and remember what tasks you have completed. This is only meant as a guide – not all the items listed may apply to your situation, and you may have other items to add.

Immediately after your loved one dies

- **Notify close family, friends, and the deceased's employer.**
- **If your loved one had minor children, be sure to notify their school.**
- **If your loved one was a veteran, in order to receive assistance and benefits for their death, the appropriate agencies must be notified.**
See details in [Reporting a Veteran's Death \(Page 8\)](#).
- **Check to see if the deceased was an organ donor.**
This information may be found on their driver's license or in their living will or health care directive.
- **Arrange care for any individuals the deceased was responsible for (example: minor children, special needs dependents, and elderly family members).**
- **Arrange for temporary care of your loved one's pets.**

Within the first few days and weeks

○ **Make funeral, cremation, or burial arrangements.**

Did your loved one have a prepaid burial plan? Did they leave instructions in their will for their end-of-life wishes? Had they written a draft of their obituary? Work with a funeral home to write or finalize the obituary and plan services.

○ **Locate your loved one's Social Security number.**

It will be needed for the death certificate as well as for identification purposes. You can notify Social Security (800-772-1213) of your loved one's death or the funeral home can do this for you.

○ **Locate and review the will.**

Important instructions regarding your loved one's final arrangements may be found in the will, so reviewing it before making final arrangements could be helpful.

○ **Order six or more copies of the death certificate.**

You will need these in order to settle your loved one's estate and to provide proof of death to the insurance company as well as to other agencies that require it. The more complex the estate, the more copies you will need. Request these from the funeral director and/or the county clerk's office.

○ **Locate important documents.**

The documents needed depend on your loved one's situation. Some items that may be required include legal papers, insurance policies, business documents, investment and financial documents, and real estate papers, among others. For a more complete list, see [Documents That May Be Needed \(Page 7\)](#).

○ **Contact your loved one's current and former employers' human resources departments.**

There may be unpaid salary or vacation time, plus benefits from life insurance, retirement funds, deferred compensation plans, or stock options. Also ask about COBRA benefits if your loved one was responsible for health insurance.

○ **Go through the contents of the safe deposit box, if there is one.**

Safe deposit boxes often store important documents, valuables, and instructions, which may be needed at this time. Permission for access will be needed unless you are already authorized.

Within months one to three

- **Notify banks, financial institutions, and life insurance companies of the death.**
File claims if appropriate.
- **Apply for Social Security survivor benefits if appropriate.**
Applying for Social Security survivor benefits cannot be done online. You will have to first call the Social Security Office and arrange for an appointment to see them in person.
Remember, survivors may have several options to collect the maximum amount of Social Security lifetime benefits. It is best to review these options in advance with someone familiar with the options and your situation and make the choice that is in your best interest.
- **Contact an accountant, tax professional, and/or your loved one's financial advisor.**
Certain taxes may need to be paid and/or papers filed for the tax year. These may include:
 - Federal estate tax
 - State estate or inheritance taxes
 - Federal and state income taxes
- **Notify the post office. If appropriate, have mail forwarded.**
- **Notify those who had a business or personal relationship with your loved one.**
For example:
 - Eye doctor
 - Dentist
 - Health insurance provider
 - Specialists
 - Pharmacy (make sure recurring mail order prescription deliveries are stopped)
 - Magazines
 - Health club/recreational club
 - Volunteer organizations
 - Automobile club
- **Contact email and other online resources.**
Deactivate social networking accounts and contact online payment systems, such as PayPal. Remember to check photo storage sites that may have irreplaceable photo libraries. Close digital accounts if appropriate.
- **Contact and change if appropriate utilities, cable, phone, and other items that may be in your loved one's name.**
- **Begin the probate process.**
The executor or personal representative should start with your loved one's county or city probate court office.
See [Understanding Probate \(Page 10\)](#).
- **Determine retirement plan beneficiaries**
Generally, employer retirement plan participants and IRA owners name beneficiaries on these accounts, and the assets pass directly to them. While some of these beneficiaries will want to claim a lump-sum payout of these benefits right away, many will choose to delay receiving the funds to maximize the tax-deferred (or tax-free in the case of Roth accounts) growth potential of the inheritance. Most in the latter group will choose to have the funds directly transferred into an inherited IRA. The required minimum distribution rules the beneficiary must follow are complex and will depend upon their relationship with your loved one. A surviving spouse beneficiary has more options than a non-spouse. Be sure to discuss your options with your tax advisor.
- **Contact the three major credit bureaus — [Equifax](#), [Experian](#), and [TransUnion](#) — and notify them of the death.**

Beyond three months

The grieving process can take a long time, and having to attend to tasks while grieving may feel overwhelming. During this time it's wise not to make any decisions in haste, financial or otherwise.

When you feel ready, you may want to start thinking about your current and future financial situation. Though you should not rush into any decisions, try to take some time to assess your personal circumstances so that you can prepare for the years ahead and protect your loved ones.

- **Calculate your cash-flow needs.**
Make sure you have enough for the basics, including mortgage, utility, food, and medical expenses.
- **Make a complete statement of your net worth.**
This will help you identify what you have and what you owe, giving you a better understanding of how you'll meet short- and long-term spending needs.
- **Review and update your will, or make one if you haven't yet. Review and update your revocable trust if you have one in place.**
- **Review and update your advanced directives (health care proxy, living will, and financial power of attorney) or work with an attorney to create them if you do not have them.**
- **Think about what you want in place for your own future and for your loved ones, and how you plan to prepare.**



Documents That May Be Needed

Here is a list of the documents (and other items) that you may need to provide, or refer to, in order to settle your loved one's estate or administer their revocable living trust. You may need additional or fewer documents depending on the complexity of the estate and the situation.

Document checklist

LEGAL DOCUMENTS AND PERSONAL PAPERS

- ☐ Address book
- ☐ Birth certificate
- ☐ Cemetery plot deed
- ☐ Child custody/
adoption papers
- ☐ Citizenship papers
- ☐ Death certificate
- ☐ Divorce/separation
papers
- ☐ Driver's license
- ☐ Last will and testament
- ☐ Marriage certificate
- ☐ Organ donation card
- ☐ Passport
- ☐ Tax returns
- ☐ Trust agreements

INSURANCE POLICIES

- ☐ Automobile
- ☐ Disability
- ☐ Health
- ☐ Homeowner's
- ☐ Life
- ☐ Long-term care
- ☐ Medical

INVESTMENT DOCUMENTS

- ☐ Brokerage accounts
- ☐ Mutual funds
- ☐ Investment records
- ☐ Bonds
- ☐ Stock certificates
- ☐ Appraisals of valuables
- ☐ Collectibles
- ☐ Additional securities

BUSINESS PAPERS

- ☐ Buy/sell agreements
- ☐ Deferred compensation
agreements
- ☐ Employment contracts
- ☐ Split-dollar arrangements

RETIREMENT PAPERS

- ☐ 401(k)
- ☐ 403(b)
- ☐ 457
- ☐ Annuity contract
- ☐ IRA
- ☐ Keogh plan
- ☐ Pension plan
- ☐ Railroad Retirement Plan
- ☐ SEP, SIMPLE
- ☐ Social Security

REAL ESTATE/ PROPERTY/DEBT

- ☐ Credit cards
- ☐ Home deed
- ☐ Loans/mortgages/
deeds of trust
- ☐ Other property deeds
(second home/
rental property)

BANKING INFORMATION

- ☐ Account statements
- ☐ Certificates of deposit
(CDs)
- ☐ Checking and savings
account numbers
- ☐ Safe deposit box

MISCELLANEOUS

- ☐ Burial instructions
- ☐ Membership papers
- ☐ Safe deposit box key
- ☐ Safe keys/combination
- ☐ Special bequests

Reporting a Veteran's Death

The first step to receiving assistance and benefits for a veteran's death is to report it to the appropriate agencies.



Social Security can be notified by calling **1-800-772-1213**.

The Defense Enrollment Eligibility Reporting System (DEERS) can be notified by calling **1-800-538-9552**.

If the veteran is also a retiree, the Defense Finance and Accounting service should be notified by calling the Retiree Casualty Section of the DFAS at **1-888-332-7411**. You can also report the death of a Retiree by using the [online form](#).

If the veteran is also a current or retired federal civilian employee, the Office of Personnel Management should be notified by calling **1-888-767-6738**.

The [VA](#) should be notified depending on the benefits the veteran was receiving or the programs the veteran was enrolled in.

If the veteran was receiving disability compensation or a pension, call the Veterans Benefits Administration at **1-800-827-1000**.

If the veteran was enrolled in a VA-sponsored life insurance policy, call the VA at **1-800-669-8477**.

If the veteran was also a retiree enrolled in the [Servicemember's Group Life Insurance plan](#), call the VA at **1-800-419-1473**.

What to do when a veteran dies

Besides the normal steps you would take with the passing of any loved one — such as notifying family and friends and planning the funeral — there are several resources that can help you receive the benefits your loved one earned during his or her service.

One of the most important things you can do for yourself is to gather the documents you will need throughout the process and keep them organized and handy.

The list of common documents you or your funeral director will need to access veteran benefits includes:

- A certified copy of the deceased veteran's [service record, discharge, separation notice, or DD-214](#).
- The Department of Veterans Affairs (VA) Claim Number if there is one.
- Social Security numbers of the deceased veteran, spouse, and dependent children.
- Insurance policies, if any.
- Certified copies of marriage license, birth certificates of children, and, if any prior marriages existed, the information regarding when, where, and how they were dissolved (death or divorce).
- Certified copy of death certificate of veteran.

Your funeral director should be able to do most of the legwork when beginning the process of a veteran burial, including activating the benefits to help pay for expenses. Probably the most iconic images of a veteran's funeral is the flag-draped casket and "Taps" being played on a trumpet. Arranging this is actually easier than you would think, as the Department of Veteran's Affairs and numerous volunteer organizations work to ensure that every veteran receives these honors at their burial. Your funeral director will be able to apply for any burial entitlements from the Department of Veterans Affairs toward burial expenses, the allowance from Social Security, and also for the flag to drape the casket.

The VA has a toll-free number you can call to learn more about benefits or get help — **(800) 827-1000** — or you can visit www.vba.va.gov/survivors. Many benefits actually extend to the spouse and dependent children and can help with expenses related to the burial, so it's a good idea to contact the VA and see what you are eligible for. It's important to note that in some cases, the date of application for benefits may determine which benefits can be received, so it is important to submit your application as promptly as possible.

Tip: If the burial is at a military cemetery, you can request a "Military Funeral and Honor Guard" from the National Cemetery or local VFW, DAV, VVA, or American Legion group. This will help provide at least two uniformed representatives of your veteran's branch of service to attend the funeral, play "Taps," and assist as pallbearers if needed. Your local military recruiter may be helpful in finding you volunteers to serve as well.

Understanding Probate

Probate can refer to the act of presenting a last will and testament to the court for filing purposes, often referred to as “probating the will.” Probate also refers to the method by which your loved one’s estate is administered and processed through the courts. Depending on the size and complexity of the estate, you may need to seek legal assistance. The probate process generally takes at least several months to complete.

Frequently asked questions

Q: What if my loved one’s probate estate isn’t very large in value? Does my loved one’s estate still have to go through probate?

A: No, small estates that are valued less than a certain dollar amount can pass without requiring the full probate process.

Q: In what state is the probate process initiated?

A: It is initiated in the state of your loved one’s legal residence at time of death. If your loved one owned real estate or other assets in multiple states, it may be necessary to open additional (“ancillary”) probate in other states.

Q: Who is responsible for probating the will?

A: The executor/personal representative named in the will is responsible.

Q: What if there is no will?

A: If there is no will, the person is deemed to have died intestate — without a will. If this occurs, an administrator must be appointed by the court, and assets will eventually be distributed according to your state intestacy statute.

Q: Do I need a certified copy of the death certificate to start the probate process?

A: Yes.

Q: How do I begin the probate process?

A: After receiving the certified copy of the death certificate, the executor will initiate a petition for probating the will and appointment of executor at the probate court clerk’s office in the state/country in which the person died.

Note: Probate court is a division of the state court legal system and these forms could be referred to by another name depending on where you live.

Q: Do I need a lawyer to begin this process?

A: A lawyer is not required to begin the process.

Q: What happens once I request the petition for probate?

A: The probate process varies by state. These steps are common but may be handled differently in different states. There are several steps that occur:

- 1 | A date will be set by the probate court for the executor or administrator to appear before a judge, present the will, and ask to be formally appointed. Many states allow this to be done without an appearance by the executor or administrator.
- 2 | The will's validity is established, and the court issues an order "admitting the will to probate," which is recorded in the county clerk records.
- 3 | The will becomes public record along with all subsequent filings with the court.
- 4 | The probate judge will officially appoint the executor (or administrator), giving that person full authority to deal with your loved one's probate property and accounts.

Probate duties

Once the probate judge has appointed the executor or administrator, that person will have to complete certain duties on behalf of your loved one:

- 1 | Collection, [inventory](#), and appraisal of all assets that are subject to probate.
- 2 | Publish notice of death in the appropriate newspapers to run for a specified length of time.
- 3 | Payment of bills — taxes, estate expenses, and creditors of your loved one.
- 4 | Formal transfer of estate property according to the will or by intestacy laws (no will).
- 5 | Final accounting identifying the payments received and made by the executor and how the assets were distributed.

Glossary of Terms You May Encounter

For more information, consult your legal advisor or financial professional.

Beneficiary

A person or other legal entity that receives assets — including but not limited to money — from someone else. Beneficiaries may be primary (the first person in line to receive) or contingent/secondary (the person in line to receive if the primary is unable to).

Conservator

A court-appointed individual who handles affairs or makes decisions for the conservatee (person who is unable to handle their affairs).

Estate

The sum of an individual's assets at a given point in time. Your gross estate is the total value of your assets at the time of death. Your probate estate includes those assets that are subject to the probate process. Your taxable estate is the portion of your assets or property that is subject to estate tax after death.

Executor

The person or institution named by an individual creating a will to carry out his or her wishes as specified in the will. This person may also be referred to as the “personal representative.”

Grantor

A legal term that refers to a person who is creating a trust. This person can also be referred to as a “settlor” or “trustor.”

Guardian

An individual appointed by a court, and often nominated in a will, to take care of a child in the event of the death of that child's parents.

Health Care Proxy

A legal document that designates the individual you want to make health care decisions for you in the event that you are unable to make those decisions yourself.

Irrevocable Trust

A trust that, once drafted and signed by the grantor, cannot be changed by the grantor and gives the grantor little to no control over the trust. If done correctly, placement of assets in an irrevocable trust results in their removal from the grantor's estate to reduce potential estate taxes.

Living Will

A legal document that specifies the medical care you want or don't want under a specified set of circumstances.

Power of Attorney

A legal document that provides written authorization to an individual to act on behalf of another individual in legal, financial, business, and, possibly, medical matters.

Probate

The legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased person's property under a valid will.

Revocable Trust

A trust where, during the life of the grantor, the terms of the trust may be changed and assets may be added or withdrawn by the grantor. With a revocable trust, trust assets remain in the taxable estate of the grantor. Assets owned by a revocable trust are not subject to probate.

Special Needs Trust

A trust that will preserve the beneficiary's eligibility for needs-based government benefits.

Successor Trustee

The person or institution designated to administer a trust according to its terms after the death, resignation, or incapacity of the original trustee.

Trust

A legal tool through which property is held for the benefit of another person.

Trustee

The person or institution designated to administer a trust according to its terms.

Will

A legal document by which a person provides for the transfer of property at his or her death and names an executor to carry out the transfer.

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