

# When A Loved One Dies:

## A Thoughtful Guide to the Days After a Loss

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The loss of a loved one brings grief, uncertainty, and a list of practical responsibilities that must be addressed. In moments like this, it can be difficult to know what truly requires immediate attention and what can be handled over time.

Many families find reassurance in having a clear framework along with trusted support, taking the necessary steps forward deliberately and with care, rather than in haste or under unnecessary stress.

This guide is intended to help bring clarity by breaking the process into stages – items that should typically be addressed immediately after a loss, those that can be handled in the near future, and those best approached thoughtfully over time. This way families can focus on what matters most in each moment without feeling pressure to do everything at once.

### **First, Give Yourself Time**

In the immediate aftermath of a loss, decision fatigue is real. While certain legal and administrative steps must be taken, many financial and planning decisions are best postponed until emotions settle, and the full picture is clear.

Grief has no timetable. Allow yourself the space to pause, lean on trusted advisors, and focus on what matters most in this moment.

Where possible, families often find relief in sharing responsibilities such as asking trusted relatives or close friends to help with logistics or coordination which can ease the burden and create space to grieve. Taking support where it is offered can help this period feel more manageable, without diminishing the care given to each decision.

### **Matters Often Addressed Immediately**

The following items generally require attention shortly after a loved one's passing. While this may feel overwhelming, these items focus on necessary confirmations, notifications, and safeguards rather than long-term decisions.

- Notify close family members and key contacts**  
Including those who may need to travel or assist with arrangements. Ask them to help you contact others.
- Contact a funeral home or memorial service provider**  
To carry out the decedent's wishes and coordinate services.
- Determine whether funeral or burial costs were pre-paid**  
Including burial plots, insurance, or memorial arrangements.
- Create an obituary**  
Submit an obituary to the decedent's local paper(s). You may want to include a charitable organization for donations if that is preferred over flowers.
- Track gifts and donations received**  
Make a list of everyone who sends donations, flowers, or cards so acknowledgements can be sent at a later date.
- Secure residences and personal property**  
This may include locking homes and ensuring insurance coverage remains in force. Valuables will need to be safeguarded so they can be appraised and distributed according to the decedent's wishes. (This may be a difficult task if the property has already been distributed to various family members.)
- Contact the Department of Veterans Affairs (if applicable)**  
If your loved one served in the U.S. military, there may be benefits available to support funeral and burial arrangements. Eligible veterans, service members, and certain family members may qualify for burial in a national cemetery at no cost. In some cases, when burial takes place elsewhere, the estate may be eligible for a burial allowance if the veteran was receiving qualifying VA disability benefits at the time of death. Additional honors or assistance may include a ceremonial American flag, a government-provided headstone or marker, or a presidential memorial certificate.
- Begin a basic record of expenses and communications**  
Keeping track of funeral costs, bills received, and who has been notified can be helpful later.

### **Matters for After the Funeral**

The following items are typically addressed shortly after the funeral or memorial service is complete. These steps focus on initiating formal processes and gathering information, rather than making long-term decisions.

- Obtain certified copies of the death certificate**  
These can be acquired from the funeral director. Multiple copies are typically needed for financial institutions, insurers, and government agencies.

**Notify the decedent's attorney and/or estate planning professional**

Schedule a meeting to begin the probate process. Probate is the court-supervised legal process of validating a deceased person's will, paying their debts, and distributing their assets. This process may vary depending on the structure of the estate and applicable state laws. If interested parties are unable to attend, they can obtain copies of the will.

**Identify the executor or personal representative**

As named in the will or appointed by the court, if applicable.

***If you are the executor:***

**Identify and access the decedent's safe deposit box**

If a safe deposit box exists, obtain the necessary authorization to inventory and remove its contents. Executors are generally required to file an inventory and appraisal of the estate's assets with the probate court within a specified timeframe, often within 90 days of the date of death. named in the will or appointed by the court, if applicable.

**Gather financial, tax, and debt-related information**

Bring as much information as possible, including bank and brokerage statements, insurance policies, retirement accounts, real estate records, outstanding bills, and prior tax returns. Documents do not need to be organized in advance. Experienced attorneys and advisors are accustomed to helping executors sort through complex or incomplete records.

***Documents to Bring:***

**Certified copies of the death certificate**

**A copy of the decedent's birth certificate**

**Your marriage certificate**, if the decedent was your spouse

**Recent financial statements**

Including statements from banks, brokerage firms, retirement accounts and insurance providers

**Additional financial and legal documents**

Such as prior-year tax returns, outstanding credit card or utility bills, mortgage statements, and loan documents

**The decedent's Social Security number and Veteran's Affairs identification**, if applicable

**Notify the decedent's creditors. Close credit card accounts.**

Creditors should be notified of the death, and any active credit card accounts should be closed to prevent unauthorized charges. Estate-related expenses and obligations are typically paid from estate assets, often through an estate checking account. The estate—not individual family members—is generally responsible for outstanding debts, and paying obligations personally may have unintended tax or administrative consequences.

**Initiate probate proceedings, if required.**

Probate is generally required when the decedent owned assets solely in their name without a joint owner, designated beneficiary, or transfer-on-death designation. These assets may include real estate, bank and brokerage accounts, certain retirement accounts or insurance policies, personal property, and vehicles. Probate is typically filed with the circuit court in the county where the decedent resided at the time of death. If the decedent passed away in a nursing home or healthcare facility, residency is usually determined based on their prior permanent residence. incomplete records.

***Items commonly needed for the probate appointment:***

- Original will and any codicils** (these are typically retained by the court)
  - Original copy of the death certificate**
  - Estimated values of assets held solely in the decedent's name**
  - Names, ages and addresses of the heirs-at-law;** (i.e. the decedent's closest relatives - which may be different than the will's named beneficiaries)
  - Valid photo identification.** If you are serving as personal representative and are not a resident of the state, a resident co-signer or representative may be required
  - Payment for court fees and applicable probate taxes** (fees are generally assessed at the time of filing and are based on the value of the estate)
  - The address of the decedent's prior residence,** if death occurred in a nursing or care facility
- File required estate accountings with the probate court**  
Executors are generally required to submit an accounting that details estate income received since the date of death, expenses paid, and any distributions made. Once the court approves the final accounting, remaining estate assets may be distributed and the estate formally closed.
- Arrange for signature guarantees, if needed**  
Certain estate documents may require a signature guarantee. A local bank or credit union can often assist with this once proper authorization and identification are provided.

## **Managing the Decedent's Financial Affairs**

As the estate administration progresses, the executor is responsible for overseeing the distribution of assets to heirs and beneficiaries. In most cases, distributions are not completed immediately. Executors typically wait until the creditor claim period has passed, which can extend for up to a year following the date of death.

Once the estate's assets and potential obligations are better understood, partial distributions may be made. A reasonable amount is typically reserved to address outstanding claims, taxes, and final administrative expenses.

When working with banks, custodians, or other financial institutions, it can be helpful to establish a consistent point of contact. Having a dedicated individual who is familiar with the estate can improve continuity and reduce delays. Keeping a record of their **name, direct phone number, and email address** may help streamline communication throughout the process.

❑ **Review and confirm insurance coverage**

Ensure that homeowner's, automobile, and other property insurance policies remain in force during the estate administration period. Policies may need to be updated or restructured to reflect changes in ownership or occupancy. In addition, confirm whether any life insurance or annuity policies exist and identify the named beneficiaries. If the decedent was employed at the time of death, contact the employer's benefits department to determine whether any death benefits are payable and what documentation is required.

❑ **Coordinate the division of investment accounts**

Work with the decedent's financial advisor or custodial institutions to determine how investment accounts should be retitled or distributed. In many cases, trading activity is temporarily suspended until ownership is clarified. Financial institutions will outline the steps and documentation needed to change account registrations or distribute assets to beneficiaries.

❑ **Retitle property and accounts**

Arrange for the transfer or retitling of assets held in the decedent's name, including real estate and vehicles. For jointly held bank or investment accounts, the decedent's name should be removed where appropriate, in accordance with account ownership and applicable laws.

❑ **Work with an accountant to address tax obligations**

Estate and final income tax filings often require coordination with a qualified accountant. Depending on the size and structure of the estate, a federal estate tax return may be required *within nine months of the date of death*. (2nd source) A final income tax return may also need to be filed on the decedent's behalf. Having a dedicated individual who is familiar with the estate may improve continuity and help reduce delays.

## Understanding Benefits

After a loss, it is important to identify and coordinate any benefits that may continue to support you or other beneficiaries. These may include income or distributions from retirement plans, pensions, insurance policies, Social Security, or military service-related benefits. While each program has its own requirements, many of these benefits involve formal notifications and documentation that are best addressed methodically and, where appropriate, with professional guidance.

### Social Security Benefits

If the decedent was receiving Social Security benefits, the Social Security Administration should be notified promptly.

In most cases, a surviving spouse is required to visit a local Social Security office in person and provide the decedent's Social Security number, a certified death certificate, and proof of relationship.

Depending on individual circumstances, benefits may include a one-time payment to an eligible spouse or minor children,

Surviving spouses may be eligible for benefits beginning at age 60, or sooner if caring for a qualifying child (under age 16 or disabled).

Unmarried minor children (under age 18, or 19 if they are still attending high school) are eligible to receive monthly Social Security benefits.

In certain situations, divorced spouses may also qualify based on the length of the marriage of at least 10 years. The Social Security Administration can provide guidance on eligibility and next steps.

Call the Social Security Administration at 1-800-772-1213 Monday through Friday from 7 a.m. to 7 p.m. ET for more information on benefits for which you may be eligible.

### **Veterans Benefits**

If the decedent served in the U.S. military, benefits may be available to surviving family members. These can include pension payments, educational assistance, or other forms of support.

The Department of Veterans Affairs can confirm eligibility and explain the application process, which typically involves providing service records along with standard identification and death documentation. Call the Department of Veterans Affairs at 1-800-827-1000 to find your local office.

### **Insurance Benefits**

For life insurance or annuity policies, beneficiaries should contact the issuing insurance company or agent to initiate the claims process. This generally involves completing claim forms and submitting a certified copy of the death certificate.

Proceeds are often paid directly to named beneficiaries and may fall outside of the probate process.

### **Retirement Plan and Pension Benefits**

If you are the beneficiary of any retirement or pension plan of the decedent, call the employee benefits department of the company that sponsors the plan. They will be able to help determine what your payment options are and what paperwork the plan requires you to submit.

### **Timeline**

The probate and estate settlement process can take time, sometimes extending several years. This, of course, depends on the complexity of the estate and applicable legal requirements.

In certain cases, probate may be reduced or avoided altogether, particularly when assets are held in trust or pass directly to beneficiaries. An experienced executor, supported by trusted professional guidance, can often anticipate the expected timeline and help manage the process efficiently. Where practical, consolidating assets and information may also help reduce administrative burden for both executors and beneficiaries.

### **Looking Ahead**

There is no quick resolution after the loss of a loved one. Important transitions – financial and emotional – take time.

Families are often advised to postpone major life or financial changes such as selling a primary residence, relocating, or restructuring investments until there is greater emotional clarity. Important decisions made too quickly can be difficult to unwind later. Allowing time to grieve and regain perspective can support more thoughtful, long-term outcomes.

Many families find that once the immediate responsibilities are addressed, this period also becomes an opportunity to reflect. Reviewing estate documents, insurance coverage, beneficiary designations, and overall financial structure can help ensure clarity for those you care about. Many families find value in maintaining a centralized record of key information, so future responsibilities are easier to manage.

## A Final Thought

This guide is intended to serve as a reference as you navigate the estate settlement process. Because every family's circumstances are unique, working with experienced financial, legal, and tax professionals can help ensure decisions are aligned with both immediate needs and long-term intentions.

At Verdense, we work closely with families during life's transitions, aiming to bring structure, calm, and perspective when it's needed most. To learn more about long-term care planning and steps you can take now to help protect yourself, contact a financial advisor today.

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## Resources

### [AARP](#)

AARP is a nonprofit, nonpartisan organization dedicated to helping older Americans achieve lives of independence, dignity and purpose. AARP's website has online publications and links for funeral planning information.

601 E Street NW  
Washington, DC 20049  
1-888-687-2277

### [Cremation Association of North America](#)

CANA is an association of crematories, cemeteries, and funeral homes that offer cremation. More than 750 members own and operate crematories and encourage the concept of memorialization.

401 North Michigan Avenue  
Chicago, IL 60622  
312-245-1077

### [Federal Trade Commission](#)

The FTC offers consumer resources on funerals. At the top click, under "Advice and Guidance", click on "Shopping and Donating" under "Consumer Advice", then click on "Funerals".

1-202-326-2222

### [Funeral Consumers Alliance](#)

FCA is a consumer organization that provides information about alternatives for funeral or nonfuneral dispositions. It encourages advanced planning and cost efficiency.

629 Paris St  
Graham, NC 27253  
1-802-865-8300

### [International Order of the Golden Rule](#)

ORG is THE voice of independently owned funeral homes, internationally. Membership is by invitation only.  
P.O. Box 28689  
St. Louis, MO 63146  
800-637-8030

### [Jewish Funeral Directors of America](#)

JFDA is a national trade association of funeral directors serving the Jewish community. It has approximately 200 members.  
107 Carpenter Drive, Suite 100  
Sterling, VA 20164  
800.645.7700

### [National Funeral Directors Association](#)

The NFDA's Funeral Service Help Line gives consumers information they need to plan a funeral.  
13625 Bishop's Drive  
Brookfield, WI 53005  
1-800-228-6332

### [National Funeral Directors and Morticians Association](#)

NFDMA is a national association primarily of African funeral providers. It has 2000 members.  
6290 Shannon Pkwy  
Union City, GA 30291  
770-969-0064

### [Selected Independent Funeral Homes](#)

Selected Independent Funeral Homes is a national association of funeral firms.  
One Overlook Point  
Suite 530  
Lincolnshire, IL 60069  
1-800-323-4219

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## FAQs

### **Q: What should be done immediately after someone dies?**

A: Immediately following the death of a loved one, families typically confirm the death certificate, notify close family members, contact a funeral provider, secure the decedent's residence and valuables, and locate estate planning documents such as a will or trust. These steps focus on documentation and safeguarding assets rather than making long-term financial decisions.

**Q: What needs to be handled before the funeral?**

A: Before the funeral, families generally obtain certified death certificates, confirm burial or memorial arrangements, notify key advisors, and secure property and important records. Legal and financial restructuring decisions are typically addressed later.

**Q: How long does probate take?**

A: Probate timelines vary depending on the complexity of the estate and state law. In many cases, the process can take several months to multiple years. Estates involving trusts, beneficiary designations, or consolidated assets may experience a more streamlined administration process.

**Q: When can an executor distribute estate assets?**

A: Executors typically wait until the creditor claim period has passed and the estate's obligations are understood before making full distributions. In some cases, partial distributions may occur earlier, provided a reasonable reserve is retained to cover taxes, debts, and administrative costs.

**Q: When should you contact a financial advisor after a death?**

A: Many families benefit from contacting a financial advisor early in the process to help prioritize steps, coordinate with legal and tax professionals, and avoid premature decisions. Advisors can help distinguish between time-sensitive tasks and those that can be addressed thoughtfully over time.

**Q: What survivor benefits should be reviewed after a death?**

A: Families should review potential benefits from Social Security, veterans programs, employer-sponsored retirement plans, pensions, and life insurance policies. Each program has its own documentation and eligibility requirements, which should be addressed methodically.

**Q: What documents are needed to begin estate administration?**

A: Commonly required documents include certified copies of the death certificate, the original will (if applicable), financial account statements, insurance policies, prior tax returns, identification for the executor, and basic information about heirs or beneficiaries.

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Sarah Mouser leads Financial Planning at Verdence Capital Advisors, where she oversees comprehensive wealth planning strategies for ultra-high-net-worth families.

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