



Thank You for entrusting our family owned Funeral Home with your loved ones care. Our family is dedicated to the highest level of professionalism, empathy & discretion...

We Will Direct & Guide Your Family Every Step of the Way

~ Please Do Not Hesitate to Ask Questions ~

If an arrangement appointment has not already been set

WE will contact you ASAP to set an appointment time

Scheduled Arrangements Meeting at the Funeral Home:

Time: _____ Date: _____

Funeral Director: _____

Things **NOT** to do

- **Please Do NOT** panic. Our Highly Experienced & Educated family is here to assist you and your family every single step of this process.
- **Please Do NOT** set a Funeral / Memorial Service time, date and/or location without visiting with the Funeral Home / Funeral Director FIRST.
- **Please Do NOT** assume everyone knows about your loved one passing. Most people only know what they are told.
- **Please Do NOT** bring the whole family to the Funeral Home for the arrangements conference. ONLY the decision makers are necessary.

Things to Do

- Bring your loved ones Driver's License, Military Discharge paperwork DD-214, any Birth Certificates, etc...
- Bring with you any LIFE INSURANCE forms and/or paperwork you have questions about.
- CLOTHING – What you would like your loved one to wear. Either dressed for Bed, dressed for Church or somewhere in between. Please bring socks, underwear, etc. *shoes are optional
- Eat Healthy & PLEASE try to get some Rest.
- Be prepared for concerned friends / family to call or drop by.

AFTER making the Funeral - Memorial Service Arrangements:

- Inform family and friends of the Visitation and/or Funeral / Memorial Service time, date and locations. Feel free to refer them to our website www.returntonaturecolorado.com for more service information or call our office at 719-475-0583
- **Order Flowers** 719-645-8495 or by visiting our website.
- Spend time with friends and family and allow the funeral home to handle making the service arrangements for you and your family.

At the Visitation, Memorial Service or Funeral:

- It's ok to take a time out and step away from everyone.
- It's okay to both laugh and cry.
- On the day of the service be at the Funeral Home or Service location at least 20 minutes prior to the Service time beginning.
- Immediate Family should sit in front and/or all together if possible. It's best to take a few minutes and think about how you'd like everyone to be seated. Your Funeral Director will assist you.
- Remain seated after the service until you receive instructions from your Funeral Director.

After the Service:

- Send Thank You cards to EVERYONE involved with the services.

We WILL Notify Social Security

Things to Remember...

- _____ Jointly held Real Estate & Bank Accounts
- _____ Cell Phone Accounts
- _____ Stocks, Bonds and IRA's
- _____ Re-Title jointly held vehicles
- _____ Savings Bonds (change name or cash in)
- _____ File the Will in Probate Court
- _____ File Workman's Comp (if applicable)
- _____ Apply for Life Insurance or Life Benefits
- _____ Apply for Veterans Benefits
- _____ Apply for Lodge or Fraternal Benefits
- _____ Change Name on Insurance Policies
- _____ Notify all credit card companies
- _____ Take Decedent off as beneficiary on everything
- _____ Call Social Security in 2 weeks (574-9279 or 800-772-1213)
 - _____ A. Death Benefit to surviving spouse
 - _____ B. Continuation of monthly checks (if applicable)

Locate Important Papers & Documents as soon as possible, such as:

- **Deeds, Titles, and Promissory Notes / Loans**

- Real Estate Property deeds (including any recent appraisals)
- Mortgage documents (including promissory/loan notes)
- Other Promissory or Loan notes (including loans owed to the deceased)
- Vehicle titles and registrations (car, boat, RV, etc.)
- Membership Certificates

- **Insurance Policies**

- Life insurance (including premium payment records)
- Accidental life insurance
- Veterans' insurance
- Employers or pension insurance
- Funeral insurance (or other death-related benefit plans)
- Mortgage and/or credit insurance
- Credit card insurance (for balances)
- Health insurance (including Medicare or Medicaid, "Medigap" insurance, private health insurance, dental, and Long-Term Care insurance)
- Property insurance (homeowners/renters' insurance, car insurance, etc.)
- Workers' compensation insurance (and payment records)

- **Financial Accounts - Including most recent statements for all accounts and the list of Beneficiaries, if any...**

- Bank accounts - checking, savings, CD's, etc.
- Investment/brokerage accounts, IRAs, 401ks, etc.
- Stocks and bonds
- Annuities
- Credit and debit card accounts
- User names and passwords for any online accounts
- List of safety deposit boxes, where to find keys, and names of authorized users

- **Other Financial Records**

- Survivor annuity benefit papers
- Employer/retirement benefit (pension) plans, pension/profit-sharing plans, etc.
- Veterans' benefit records
- Disability payment documents (State, Veterans', etc.)

- Income statements for the current year (Social Security, pension, IRA's, annuities, employment, and other income records)
- IRS income tax returns (for the current and previous year)
- IRS gift tax returns (for all years)
- Property tax records and statements
- Business interests held, financial statements and agreements, contracts, etc.
- Loan papers
- Other - investment records, etc.

- **Legal Papers**

- Will and/or Trusts
- Deceased's Final Instructions, Disposition Authorization, and/or Designated Agent forms (sometimes included in an Advance Directive such as a Durable Power of Attorney for Health Care, or in a Living Will)
- Pre-paid funeral contracts
- Organ/tissue donation record
- Social Security card (or number)
- Birth certificates (of all family members)
- Marriage license or certificate
- Military service papers, including discharge records
- Domestic Partnership Registration
- Court documents for adoptions and divorce (including any property settlement agreements, name changes, prenuptial agreements, etc.)
- Community Property Agreements
- Driver's license
- Passport, citizenship, immigration and/or alien registration papers

- **Personal Information**

- Names and contact information of closest family and friends
- Names and contact information of all lawyers, accountants, doctors, etc.
- Family Tree, if available (especially if there is no Will)
- User names and passwords for online accounts (including email accounts, financial records, social media accounts, etc.)
- Passwords to access computers, cell phones, and other electronic devices

Make a list of regular bills to have as a reminder. Be sure to note if any are on automatic payment plans and note when payments are due. Check bank statements for more auto draft information.

Some examples of bills to locate:

- Utility bills (electric, heating, telephone and/or cable TV, internet, cell phones, water/sewer/garbage, etc.)
- Long term debts (home mortgages, bank line of credit, car loans, etc.)
- Rental payments (home, apartment, assisted living, or nursing home, etc.)
- Credit card bills
- Insurance bills (health, Long Term Care, homeowner's, car, life insurance, etc.)
- Property tax bills (if paid separately and not included in home mortgage)

Access to bank accounts: If you are a co-signer or have a joint account with the deceased, you should be able to use some of the money in the account to pay the regular bills of the deceased. Keep detailed records of all the bills you pay and any withdrawals of cash from the account.

If there are no joint owners or co-signers, you cannot access the deceased's bank account until a Personal Representative is approved by a court process. Then, the Personal Representative usually is able to access the accounts to pay bills, etc. For more information, see the "Probate and Estate Administration" section of the Dealing with Death chapter of the Handbook for Washington Seniors: Legal Rights and Resources.

Power of Attorney: If you were the holder of a Power of Attorney (sometimes called an "attorney-in-fact" or the "agent") for the deceased, your authority to act under the Power of Attorney ends at the time of death. The only exception to this is if you were also listed in the Power of Attorney as the deceased's "Designated Agent" for after-death arrangements. In this case, you will have the authority to make funeral or memorial arrangements as well as burial or cremation arrangements.

Check and take care of the deceased's home, property, and pets, if necessary. Put valuables (cash, jewelry, collectible items) in a safe place. Be sure the house is locked, if no one is home.

Contact the Post Office (listed in the telephone directory as United States Postal Service) with forwarding information, if necessary. Stop all deliveries of unneeded newspapers, home care services (such as meal delivery or nursing services), and cancel any appointments for doctors, dentists, etc.

Cancel Services that are no longer needed (such as cell phones, internet, or cable TV). Do not cancel utilities, as they may still be needed.

NOTIFICATION OF DEATH (AND CHECK FOR BENEFITS)

Once you have notified all close family and friends, the deceased's doctor and lawyer (if any), and the Personal Representative and/or Trustee (if one is named in a Will and/or Trust), you (or the Personal Representative) should give notice of the death as soon as possible to the agencies and companies listed below.

At the same time, you (or the Personal Representative) should check and apply for any death benefits or survivor benefits from these organizations. This is money paid after a death to the person or persons named as "beneficiary". A "beneficiary" is a person who receives money or property, such as from the deceased's life insurance policy, retirement pension, or annuity.

It can take two or more months for benefits to arrive, so be sure to start soon. Call these offices to find out their requirements, such as sending a certified copy of the death certificate. Make a note with the date you made your calls and write down what is required as a reminder of what you need to do.

Contact information for many of these offices is listed in the Resources section at the end of this checklist (see Notification of Death and Checking for Benefits).

Here is a list of potential Agencies to Notify

- **Landlord, Assisted Living, Nursing Home, or Other Rental:** If applicable, notify the deceased's landlord, rental agency, or administration office (for Assisted Living or Nursing Home) as soon as possible, to discuss lease or rental agreements, and important moving out dates, if necessary. Ask about the possible return of the deceased's security deposit. Date: _____
Notes: _____

- **Insurance Companies:** Contact all the insurance companies on the list you made from the deceased's records. This includes policies that might pay death benefits to the beneficiary or beneficiaries named in the policy (such as life insurance or annuities). Contact an insurance company if you see its policy might pay for account balances (such as for mortgages, credit cards or other loans). Date: _____ Notes: _____

- **All other insurance companies (property insurance, health and dental insurance, Long Term Care insurance, etc.):** Notify each of the death so that the policy can either be changed or canceled. Ask for any unused premium to be returned to you. Date: _____ Notes: _____

Employee Pensions and Benefits: If you are listed as the employee's beneficiary, contact the deceased's employer and ask about any possible death benefits, retirement annuity or pension plans, and life and health insurance coverage. Unions and other professional organizations may provide benefits also. Note: Sometimes you must return the deceased's final monthly pension payment to the pension company before they send a new, adjusted payment. If the deceased was employed, notify the employer.

Date: _____ Notes: _____

- **Veterans Affairs:** If the deceased was a veteran, notify the VA to ask about possible death and burial benefits, and also for survivor's benefits.
- **Banks, Financial Institutions, and Credit Card Companies:** If you were a co-signer or had a joint account with the deceased, you must notify the bank or other financial institutions (including credit card companies) of the death. For joint accounts "with the right of survivorship" the survivor owns all of the money in the account, but you still must notify the bank of the death.

