



What to Do When You Lose a Loved One

Losing a loved one is often one of the most difficult times of one's life.

Our brains literally shut down to protect us from the pain of the loss.

Yet, certain things must still be done... some of these are actual tasks while others represent what we need to do to take care of ourselves during the transition period that follows.

We have compiled the following information as a way to support and guide you through actions and decisions you'll need to make. While this is not meant to be an exhaustive list; we do hope it is of great value.

Immediate Concerns if the Death is Unexpected

- Talk to your loved one's doctors. Was your loved one an organ/tissue donor? Should there be an autopsy?
- Tell your family and close friends. Ask them to call others for you.
- Find out if your loved one wrote a letter of intent or made pre-arrangements for a funeral, cremation or burial. If so, were any services pre-paid?
- Locate your loved one's calendar and cancel scheduled appointments.
- Cancel services such as meal deliveries, home health aides, newspaper.
- If the house is empty, arrange for a house sitter or put timers on the lights and TV. Plan for mail pickup. Remove any valuables such as jewelry, small antiques and wallets.
- Learn your loved one's passwords should you need access to computer files. This also applies to online financial accounts and social media / e-mail accounts.

If the Death is Expected

Create a file with:

Names (The trusted advisor to call first and the names of everyone you will list in the obituary as surviving family, those who need to be notified).

Numbers (Social Security, bank accounts, investment accounts, medical insurance);

All passwords required for electronic access to accounts;

Dates (date of birth, date of marriage, dates of military service);

Tell a trusted family member, advisor or friend where to find the file.

Gather and organize all estate documents, titles, deeds, licenses, tax returns and insurance policies in one place.

Review all financial accounts to be sure that the survivor has access to adequate funds immediately and for up to six months post-death.

Check contents of safe deposit boxes to see what you and do not want to leave in it. Work with the bank to assure the survivors have easy access.

Decide on the kind of funeral or memorial service you would like to have and where you want it held. Pre-select grave sites, caskets etc.

Plan as much of the funeral as you can (readings, music, speakers) in advance.

Discuss the final expense costs and escrow the funds for the bill.

- Contact your trusted advisor...financial planner, investment manager, lawyer, CPA. Find out how many copies of the death certificate you need.
- Contact the funeral home. Request the appropriate number of copies of the death certificate.
- Locate your loved one's calendar and cancel scheduled appointments.
- Cancel services such as meal deliveries, home health aides, newspaper
- If the house is empty, arrange for a house sitter or put timers on the lights and TV. Plan for mail pickup. Remove any valuables such as jewelry, small antiques and wallets.

Funeral or Memorial Service Planning

- Ask family and friends to notify people of the service and to offer rides to anyone who might need one.
- Ask the funeral director to send obituary to local papers and anywhere else you would like to publish it.

Other Tasks

- With the attorney, refer to the estate documents for guidance regarding estate distribution.
- Do you need to open a probate estate?
- If your loved one had any pets, decide who will take them.
- If there are any outstanding bills due for the month like mortgage, rent or utilities, have someone pay them or decide how they will be handled.
- Call life insurance companies for claim forms or ask your agent to do it.
- Transfer assets and property titles – like a car title – to the beneficiary's name, as determined per the asset titling (example Transfer on Death), terms of the Will or state intestacy law if there is no Will.

- Contact an accountant or tax advisor about how to file taxes now that your loved one is gone.
- If you need help preparing a budget or figuring out the value of your assets, ask.
- Open an individual bank account if you are a surviving spouse or partner.
- Locate any safe deposit box (es).
- Contact insurance agents and retirement plan custodians to change your beneficiaries, if necessary.
- Cancel your loved one's individual credit cards; but do not remove the name from joint accounts for six months.
- Change all home utilities to your name if you shared a household with your loved one.
- Update your Will and consider preparing your own funeral or memorial pre-arrangements, if necessary.
- See if you can transfer any mileage on frequent flyer programs.

Other Benefits

- Find out if you are entitled to any benefits through social or fraternal organizations, mortgage companies and credit cards.
- Notify Social Security of your loved one's passing and file for any death or survivor benefits that may apply. The toll free number for Social Security is (800) 772-1213.
- If your loved one was a veteran, contact the U.S. Department of Veterans Affairs for benefits. Their toll free number is (800) 827-1000 or go their website at www.va.gov.
- If your loved one was a police officer or in the military, contact local representatives. They often provide special funeral services.

Employment Issues

- Contact your loved one's employer about benefit, unpaid compensation and retirement/investment accounts.
- Ask about any unused vacation or personal time, unpaid commissions or bonuses and anything else that might be owed to your loved one.

Emotional Support – Moving through Grief

- Be kind to yourself.
- Find a trusted financial advisor/coach/counselor with whom you can meet. Give yourself 6-12 months before making any significant decisions.
- Allow yourself time to weep, remember, grieve and heal.
- Consider a Grief Support Group, it's not for everyone but it helps a lot of people.
- Depression is a normal reaction to loss, watch for the symptoms and get help if it is needed, from a Counselor or your Doctor.
- Ask for support, if you aren't getting the support you need. Even if you just need a hug, don't be afraid to reach out to the people who love you. (Grand)Children are especially open to this and their hugs come right from their hearts – treasure those hugs.
- Find meaningful ways to celebrate and remember the life of your loved one.

- Surround yourself with positive people and try to see the positive aspects of life whenever possible.
- Please don't compare your journey through the stages of grief with someone else's – no two journeys are the same. Don't let friends or acquaintances tell you where you "should be" in the process or what is "normal"— this is your journey and yours alone.
- Take care of your health – grief weakens the immune system. Be sure to eat a healthy, balanced diet and get plenty of exercise.
- As much as possible avoid negative self-talk – positivity is energizing and moves us forward instead of backward.
- Give yourself permission to try new things or make changes in your life or your routine.
- As you emerge from your grief, create a new vision for your life.
- This is also a chance to deepen your faith in your Higher Power. Many people find peace and solace by meeting with their Priest, Pastor or other spiritual advisor. Prayer and meditation is also known to help deal with grief.

Sources: Anthem Life, Consumer Reports

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