



When a Loved One Passes: Managing Legal & Financial Affairs

Losing a loved one is an emotional and challenging time, and the practical matters that follow can feel overwhelming. From managing financial accounts to addressing legal responsibilities, there are important steps to take in the days and weeks after their passing. This checklist is designed to help guide you through these tasks with clarity and care.

WWW.KRUGLERLAW.COM
(513) 916-1600
4959 Delhi Road.
Cincinnati, Ohio 45238

Legal Matters:

1. Review the Will or Estate Plan

- Confirm its validity and identify the named executor or trustee.

2. File the Will with the Probate Court

- Initiate the probate process in the county of the deceased, submit the will, and handle court filings.

3. Guide Executor Through Probate

- Advise on procedural steps, deadlines, and distribution of assets.

4. Inventory the Estate

- Assist with creating a comprehensive list of assets and liabilities.

5. Open an Estate Bank Account

- Help set up the account for consolidating estate funds and paying expenses.

6. Resolve Debts and Claims

- Identify valid debts, work with creditors, and handle disputes, notify Medicaid of Probate Estate.

7. Transfer Real Estate Ownership

- Draft and record deeds or facilitate the sale of properties.

8. Distribute Inheritances

- Ensure proper asset distribution per the will or state law.

9. Tax Filings

- File the deceased's final personal tax return and any estate tax returns (Forms 1040, 706, 1041).

10. Close the Estate

- File necessary documents with the probate court to formally close the estate.

11. Legal Counsel for Disputes

- Represent the estate in will contests or disagreements among heirs.

Immediate and Practical Matters Handled by the Family:



1. Obtain Death Certificate

- Order multiple copies from the funeral home or local authority.

2. Notify Immediate Family and Close Friends

- Share the news and funeral plans.

3. Arrange Funeral and Burial

- Coordinate with funeral home, manage pre-arranged plans, or create new arrangements.

4. Secure the Deceased's Home and Property

- Lock up valuables, manage utilities, and ensure the property is safe.

5. Forward Mail

- Redirect mail with the USPS.

6. Cancel or Transfer Subscriptions and Services

- Notify service providers and cancel unneeded subscriptions.

7. Notify Social Security Administration

- Report the death and stop benefits.

8. Care for Dependents and Pets

- Arrange for ongoing care.

9. Contact Employer

- Notify about the death and inquire about benefits, unpaid wages, and retirement plans.

Financial and Digital Management:

10. Claim Life Insurance

- File claims with the death certificate and policy details.



11. Secure Digital Assets

- Access email, social media, and online accounts; close or memorialize them.



12. Pay Immediate Bills

- Ensure utilities, mortgages, and other critical expenses are paid promptly. Consult an attorney regarding unsecured debts that are not critical to managing assets of the estate, such as medical bills, credit cards, etc.



13. Gather Key Documents

- Collect financial records, insurance policies, deeds, and tax returns.



Ongoing and Legacy Matters:

14. Memorialize and Close Accounts

- Manage the deceased's digital legacy and close unused accounts.



15. Update Your Own Estate Plan

- Use this experience as an opportunity to ensure your own estate plan is in order.



If you need guidance or support with any of these steps, our compassionate team is here to help—don't hesitate to contact our office for assistance. **(513) 916-1600**

