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When you lose a loved one: A start-to-finish checklist

Losing someone you love can feel overwhelming. While there's no right or wrong way to grieve, there are steps that can help make the practical matters easier to manage. This checklist will help guide you one step at a time.



The first few days: Focus on what's essential

These early steps help address immediate needs and create a foundation for what comes next.

- ☐ **Take care of yourself.**
Grief affects everyone differently. Try to rest, eat regularly and lean on family, friends or trusted community resources for support.
- ☐ **Make funeral or memorial arrangements.**
A funeral director can often help with logistics, death notices and ordering death certificates.
- ☐ **Locate the will (if one exists).**
The will may include funeral instructions or name an executor. This is often kept in a safe deposit box, home safe or with an attorney.
- ☐ **Notify Social Security and the Veterans Administration (if applicable).**
You may be eligible for survivor or burial benefits. Applying promptly may help prevent delays.
- ☐ **Order certified death certificates.**
You will likely need multiple certified copies to claim benefits, update accounts and handle legal matters. Photocopies are often not accepted.
- ☐ **Have someone watch your home during services.**
Obituaries can alert others to when a home may be unattended.



Within the first few weeks: Gather and notify

Once you're ready, start organizing information and notifying key organizations.

- ☐ **Gather important documents.**
This may include insurance policies, annuity or retirement information, bank statements, benefit statements, tax records and account details. Do not discard documents, even if you believe a policy is no longer active.
- ☐ **Notify employers and benefit providers.**
Ask about any survivor benefits, such as life insurance, pensions, unpaid compensation or continued health coverage.
- ☐ **Contact financial institutions.**
Banks and other institutions may place restrictions on accounts. Ask what documentation is needed to access or update accounts.
- ☐ **Contact your financial professional.**
Your financial professional can help explain next steps, answer questions and coordinate with other professionals if needed.
- ☐ **Notify creditors.**
Inform credit card companies, lenders and service providers of the death. Some obligations may be insured or adjusted.
- ☐ **Consult an attorney if needed.**
Legal guidance can help with estate matters, property transfers and understanding responsibilities.
- ☐ **Be cautious of unexpected bills or requests.**
If something doesn't seem right, pause and seek guidance before paying.



The first few months: Stabilize

When you feel ready, these steps can help you regain a sense of stability.

- **Postpone major life decisions when possible.**
Decisions such as moving or selling property often benefit from time and reflection.
- **Set aside insurance proceeds or benefits temporarily.**
Many people choose to wait before making long-term financial decisions.
- **Create a simple budget.**
Understanding income and expenses can help clarify your financial picture.
- **Review health and other insurance coverage.**
Your needs may have changed. Take time to understand current coverage and options.
- **Begin or continue building credit in your own name (if applicable).**
This may help support future financial flexibility.



The first year: Plan at your own pace

Remember, there's no rush. These steps are meant to be taken when you feel ready.

- **Review or update your will.**
If you don't have one, consider creating one when you're ready.
- **Update names and beneficiaries on accounts and property.**
This may include bank accounts, insurance policies, retirement plans, vehicles and subscriptions.
- **Understand potential tax considerations.**
Estate, inheritance or income tax rules may apply. Professional guidance can help.
- **Plan for the future.**
When you're ready, setting goals can help you move forward with confidence.

Helpful resources from Equitable

When you're ready, Equitable offers tools designed to help guide you through the process.

- A comprehensive start-to-finish checklist
- Frequently asked questions
- Grieving and support resources
- Clear steps for filing a claim online

You can access these resources at equitable.com/beneficiary.

A final thought: Grief doesn't have a timeline, and there's no requirement to do everything at once. Take the steps that feel manageable, ask for help when you need it and know that support is available.

**At Equitable, nothing is more important than the people we serve —
and we're here to help you every step of the way.**

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