



# Duke Dementia Family Support Program

## **Caregiver Connections**

**An Educational Webinar Series with the Experts**

**The presentation will begin shortly.**

**[dukefamilysupport.org](http://dukefamilysupport.org)**

**919-660-7510**

# What to Do When a Loved One Dies



A person in a blue jacket sits on a rocky cliff, looking out at the ocean under a bright, hazy sky. The scene is peaceful and contemplative, with the sun low on the horizon, creating a strong backlight effect. The foreground shows the rugged, grassy cliffside.

First take time to breathe  
and grieve

# As soon as possible

- Get legal Pronouncement of Death
  - Hospital
  - Nursing facility
  - At home under Hospice care
- Notify friends, family, employers, and other important people
- Check for funeral and burial plans among important papers
  - What if you can't find any plans and never discussed it?



# Within a few days

- Arrange burial, cremation, interment, etc.
  - Veteran – contact VA
- Secure your loved one's property
  - House, car, etc.
- Arrange care for pets
- Secure your loved one's mail
- Contact Social Security if your loved one was receiving benefits

# A few weeks after death

- Gather death certificates
  - About 5-10 copies
- Locate the original Will and Executor
  - What if you can only find a copy of the Will?
    - Check with drafting attorney, safety deposit box, and other places where important papers were kept
  - What if you cannot find a Will at all?
- See estate attorney
- Find Accountant (CPA)
  - Final income tax return
  - Potential estate income tax return
- Gather assets, bills, and start probate process

# Probate

- See estate attorney for advice regarding different types of probate
  - Small estate
  - Summary administration
  - Full administration
- Full Estate Administration is most common

# Full Estate Administration

- Probate the Will
- If no Will, then Intestate (*North Carolina General Statutes - Chapter 29*)
- Court appointment of Executor/Administrator
- Preliminary inventory
  - Typically, minimal assets listed
- Notice to Creditors
- 90-day inventory
  - Need to know more definite information regarding assets and values as of the date of death
- Open Estate bank account
- Annual Accountings
  - Filed while the estate is ongoing – if the estate can not be closed yet
- Receipts and Distributions
- Final Accounting
  - County Clerk audits, closes estate, and discharges Executor/Administrator of their duties



# Gathering Assets

- Search mail and other important papers
- Bank Accounts
  - Joint
  - Individual
  - POD or TOD
- Cars
  - Title
  - Loan
- Investment and Retirement Accounts
  - Beneficiaries
  - Potential tax Implications
- Real Property (real estate)
  - Deed
  - Mortgage
- Life Insurance Policies
  - Beneficiaries
- Household Furnishings
  - Appraiser needed? (uncommon)
- Safety Deposit Box

# Gathering Bills

- Locate bills among important papers or mail
- If using an attorney, provide these bills to the attorney
- If in the sole name of the decedent, the bill is a liability of the decedent's estate – not the Executor or other family members
- However, utilities and other bills will need to continue to be paid if property is still being lived in



# Cancel and Close...

- Unused credit cards
  - Destroy them
- Unused utilities
  - Cell phone bills
  - Internet
  - Insurances
- Email accounts
- Social media accounts
- Driver's license
- Voter registration

# Complete Distributions and Close the Estate

- Once all creditors have been paid, distributions have been made to heirs/beneficiaries, tax returns filed, and any refunds have been received (if applicable), then the estate can be closed, and you are done!





Losing a loved one is one of the most difficult experiences we can face. But knowing what steps to take can help bring a sense of clarity during an overwhelming time. Whether it's handling legal matters, making arrangements, or simply allowing yourself time to grieve; remember, you are not alone.



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Thank you for joining us today!

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