

Steps to take when you've lost a loved one



Losing someone you love is one of the most difficult experiences you will have in your lifetime. Know that it's okay to grieve for your loved one – even when you feel like you need to be strong for others.

As you navigate through this challenging time, **you may also have the job of handling your loved one's personal and legal affairs.** Settling even the simplest estates can feel overwhelming and you may have to call on professionals, like attorneys or accountants for help. Friends and family can help with other tasks as well as be your emotional support, so you don't have to do this alone.

To help you, we created this checklist to guide you through the steps you need to take after losing a loved one.

What to do as first steps:

- ☐ **Arrange care for their dependents.** A will, if available, may provide instructions on what to do.
- ☐ **Arrange care for their pets.**
- ☐ **Notify family and friends.** It's okay to ask them for help.
- ☐ **Obtain copies of the death certificate.** You'll need several copies to close bank/financial accounts, file a life insurance claim, and start the probate process*, if needed. Contact the state or county office of vital records where the deceased lived for instructions on how to get the death certificate.
- ☐ **Locate any will and/or trust documents, or other directions about final arrangements.** Chances are your loved one provided these to you already.
- ☐ **Make funeral arrangements.** A will or estate planning documents may include their last wishes. Otherwise, a funeral director or clergy member can help think about options for the type of funeral or memorial service that would best honor your loved one.
- ☐ **Notify their employer.** Ask about any paychecks that may be due as well as available benefits such as Life and AD&D insurance, COBRA benefits, and any available support services.
- ☐ **Secure their residence, vehicles, and any valuables** if no one else is living in the house.
- ☐ **Have mail held or have it forwarded to you.** Mail can help identify accounts and services that you may need to notify or cancel.



How to submit a Life claim with Sun Life

We would like to offer our sincere condolences for your loss. If your loved one has benefits with Sun Life, call us at 800-247-6875, Monday through Friday from 8 a.m. to 8 p.m. ET and we can help you with your claim.

Information we will need:

- ☐ Copy of the death certificate
- ☐ Beneficiary designation (your loved one's employer should have this information)

We will reach out to your loved one's employer for any additional information we need.

Next steps – Settle the estate:

Settling an estate can be either simple or complicated. Regardless, this process takes time and doesn't need to happen all at once. You may find it helpful to meet with an estate attorney or financial advisor to help make the process easier and, in some cases, faster. Remember to take care of yourself first and to ask for help throughout this process.

- ☐ **Inventory all assets** (property, vehicles, savings, investments, etc.) **and liabilities** (utilities, mortgage, taxes, other everyday bills and payments). Written or video documentation of these items can help.
- ☐ **Pay outstanding bills and close accounts.**
- ☐ **Cancel scheduled appointments.**
- ☐ **Cancel services** (home health care, phone, cable, internet).
- ☐ **Contact institutions/organizations**, including:
 - Local DMV to cancel their driver's license (helps prevent identity theft)
 - Credit card companies to cancel accounts
 - Insurance companies to cancel policies (home, auto, disability and health – you will need to ask for any premium refund)
 - Local Social Security Administration office if they're receiving Social Security checks
 - Credit agencies, [Equifax](#), [Experian](#), and [TransUnion](#)
 - learn how to report your loved ones passing (helps prevent identity theft)
 - Veterans Affairs, if they're receiving monthly payments
 - ask about any survivor benefits
- ☐ **Cancel subscriptions or memberships** (magazines, gyms, rewards programs).
- ☐ **Close or memorialize social media and email accounts.**
- ☐ **File your loved one's final tax returns.** A financial advisor or lawyer can help you with this.

*What is probate?

Probate is the legal process of executing a will. You'll need to do this at a county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries.¹



Your mental health is important

Grief has no time limit and can take a toll on your mental health. Below are a few different ways to find support:

- ☐ Contact your loved one's employer or your own to see if they offer support services or resources, like an employee assistance program
- ☐ Reach out to family and friends
- ☐ Seek professional help
- ☐ Call 211 to speak to a live person who can help you find local support

1. Source: AARP (June 2020). What to do when a loved one dies. <https://www.aarp.org/home-family/friends-family/info-2020/when-loved-one-dies-checklist.html>

In addition to life insurance, other types of insurers and companies may provide death benefits, such as accident, health, mortgage, loans, auto loans, credit cards.

This content is not to be considered legal advice. We recommend that you speak to an attorney or a CPA for settling any legal, estate, and/or financial affairs.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

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