LOSS OF OF A LOVED ONE

CHECKLIST

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Funeral Arrangements
□ Check for any prepaid funeral or written funeral arrangements.

Death Certificate
□ Obtain 5–10 copies of the death certificate (more if the deceased had many accounts).
□ Request copies from the funeral director or the County Clerk's Office.

Offices to Contact
□ Notify the following:
Financial advisor, Lawyer, Accountant, Social Security Administration, Department of Veterans Affairs (if applicable), Physicians and medical providers

Estate Plan Review
□ Locate and review the will, trust, and other estate documents.
□ Identify fiduciaries (executor, trustee, etc.).
□ Determine if probate is required and open an estate if necessary.
□ If not opening probate, file the original will with the appropriate probate court.

Next Steps
□ Locate safe deposit box and identify who has access.
□ Collect information on outstanding debts (mortgages, credit cards, medical bills, taxes).
□ Consider publishing a notice to creditors in legal news.
□ Inventory assets, including:
Life insurance policies, Bank accounts, Investment accounts, Real estate, Business interests, Retirement accounts, Custodial accounts (529 Plans, ABLE Accounts, HSAs), Loyalty/reward programs

Real Estate Interests
□ Update or transfer utilities (gas, electric, water, internet, phone).
□ Review property insurance, taxes, and maintenance responsibilities.

Vehicles or Titled Assets
□ Transfer ownership using appropriate Secretary of State or Probate Court forms.
□ Verify and update insurance coverage.
□ Contact the leasing company for next steps if the vehicle was leased.

Taxes
□ Consult an accountant or tax advisor to:
- File final individual income tax return.
- File fiduciary income tax return, if required.

Miscellaneous Items
□ Cancel or transfer:
Vehicle and personal property insurance, Mail forwarding, Prescriptions, Subscriptions, Club or association memberships

OLV INVESTMENT GROUP
607 E 2nd Avenue, Suite 100
Flint, MI 48502

(800) 388-4586
www.olvinvest.com