



# What to do when a loved one passes away

We are here for you

When a loved one passes away, the details that need to be taken care of can be rather overwhelming. We want you to know, you are not alone in this process, and we are here to assist you.

This checklist is intended to remind you of some of the details that may need to be attended to, both at the time of death and afterward. The list is not a full road map, and is not meant to be used as legal advice, nor should it be used as a substitute for meeting with licensed professionals. However, it will provide you with tips that hopefully make things easier in the weeks and months ahead.

## Where to Begin

1. Contact immediate family, friends and the decedent's place of employment (if applicable). If you're employed, notify employer and discuss bereavement leave benefit, if available.
2. Determine if the decedent made wishes regarding his or her funeral or memorial service known, either in writing or verbally.
3. Contact a funeral home or memorial society and meet with the director handling the service.
4. Ensure the funeral home begins process of obtaining the death certificate.
5. Determine if part or all the decedent's funeral costs have been prepaid, or if you will need financial assistance for these costs. (Veterans, service members and their dependents can be buried in a national cemetery free of charge. Find more details at the US Department of Veterans Affairs website, your local veterans' agency or call Veterans Affairs at 800-827-1000.)
6. Contact the decedent's financial firm, bank and attorney to notify them of the death and to understand the accessibility to funds.
7. Prepare and submit an obituary.
8. Arrange for a headstone, which can be purchased through the cemetery or from an outside vendor.
9. Organize a post-funeral gathering.
10. Make a list of everyone who sent cards, flowers or donations so that acknowledgements may be sent later.

## **Next Steps**

1. Schedule an appointment with the estate attorney to discuss who will be appointed executor of the Estate (if applicable) and request a Court Appointment or Letters Testamentary.
2. Make a list of important bills (e.g., mortgage payments) so they can be paid promptly.
3. Contact the agencies of each outstanding bill to notify them of the deceased's passing and proper steps to remediate the accounts. Note that this step may be best to begin once the court appointment or letters of testamentary are in hand. This is because the agencies may not be able to speak to any parties without knowing they are speaking to the correct handlers.
4. Work with your financial institution to remediate the accounts in the deceased's name accordingly.
5. If there is a life insurance policy or an annuity, contact the life insurance carrier to discuss next steps and request a death packet.
6. Meet with the attorney to review the steps necessary to administer the decedent's estate (the probate process). Documents you should bring include, but are not limited to:
  - Copies of the death certificate.
  - A copy of the decedent's birth certificate and marriage license, if applicable.
  - Financial statements, including those from banks, brokerage houses and insurance agencies.
  - Other financial documents, including tax forms from prior years, unpaid credit and utility bills, and mortgage payments.
  - The decedent's Social Security number and Veterans Affairs identification number, if applicable.
7. During this process, some documents may need to be signature guaranteed. If so, we at UBS can assist you with that as can many other financial institutions.
8. Keep track of all expenses, estate distributions and any income into the estate since the date of death, as the executor must file an account with the probate court listing this information within 90 days following the death.
9. A federal estate tax return will need to be filed within 9 months from date of death. It is essential to seek advice from an experienced estate planning professional.

## **Other Items that may need attention**

- Cancel any email, website or social media account the deceased may have owned.
- If there was a homeowner's or auto insurance policy, contact them to see if they offer coverage during the probate process.
- If the deceased was named as a beneficiary on other accounts, notify account owners to ensure they remove his/her name and update the beneficiaries.
- If there is any property owned, including but not limited to, home or auto, work with the applicable agencies to change the title on the property.
- Notify Social Security by calling 800-772-1213 or contact your local office directly.
- Notify the post office by using the forward mail option and cancel any existing subscriptions.
- Send thank-you notes and acknowledgments from the contact list that you acquired earlier.
- Notify credit reporting agencies to minimize the chance of identity theft.

**For more information****National Funeral Directors Association**

800-228-6332

[nfda.org](http://nfda.org)**AARP**

888-687-2277

[aarp.org](http://aarp.org)**Funeral Consumers Alliance**

802-865-8300

[funerals.org](http://funerals.org)**Selected Independent Funeral Homes**

800-323-4219

[selectedfuneralhomes.org](http://selectedfuneralhomes.org)**Federal Trade Commission**[ftc.gov](http://ftc.gov)**Documents to Gather for your UBS Accounts**

Please return the required information and initial documents listed below:

<b>Required Documents</b>	<b>Basic/Resource Management Account (RMA)</b>	<b>IRAs with designated beneficiaries</b>	<b>RMA with Transfer on Death (TOD) beneficiaries</b>	<b>Trust Accounts</b>
Copy of the <b>Death Certificate</b> (an original may be requested in special circumstances)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of the <b>Transfer on Death Beneficiary Affidavit form</b> with visible notary seal	N/A	N/A	<input type="checkbox"/>	N/A
Copy of <b>Trustee Certification</b>	<input type="checkbox"/>	<input type="checkbox"/> <sup>1</sup>	N/A	<input type="checkbox"/>
<b>Letters Testamentary</b> or Court Appointment with visible court seal	<input type="checkbox"/>	<input type="checkbox"/> <sup>2</sup>	N/A	N/A
<b>Small Estate Affidavit</b> with visible court seal (dependent upon state; see next page for additional details)	<input type="checkbox"/>	<input type="checkbox"/> <sup>2</sup>	N/A	N/A

<sup>1</sup> Required if a trust is the designated IRA beneficiary.<sup>2</sup> Required if the estate is the designated IRA beneficiary.

**Additional instructions for returning documents:**

- Please retain a copy of any document you are providing for your records.
- Please return all documents to the Financial Advisor.

**Explanation of terms**

The following is a list of forms and information that may be necessary to complete the estate process. They are listed alphabetically with a brief description of the purpose of each. **Please use the checklist on the previous page to help ensure that the paperwork is complete.**

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**Death Certificate**

This document includes the deceased client's name, Social Security number, date of birth, date of death, address and marital status.

**Employee Identification Number (EIN) or Tax Identification Number (TIN)**

This number is used to identify a trust/estate with the federal government for tax purposes. Please refer to [www.irs.gov/](http://www.irs.gov/) for more information.

**Estate**

- An estate (or decedent estate) is a legal entity created as a result of a person's death.
- The estate consists of the real and/or personal property of the deceased person.
- The estate pays any debts owed by the decedent and distributes the balance of the estate's assets to the beneficiaries of the estate.
- An estate arises on a person's death whether the person died with or without a will.
- If the named beneficiary of an account is a trust or estate, there is an option that may allow the trustee(s) or executor(s) to bypass the trust or estate if applicable and pay directly to the underlying beneficiaries.

**Letters Testamentary**

Sometimes called a "Letter of Administration" or a "**Court Appointment,**" this is a document granted by a court. It simply states that you are the legal executor or personal representative for a particular estate and that you have the ability to act as such. In some states, Court Appointments expire, so please be sure your document is valid.

**Small Estate Affidavit**

Serves in lieu of Letters Testamentary for certain states; indicates the heir(s) of the estate when the estate is below the statutory requirement for the formal probate process; required to be signed and notarized. Some states require this to be filed with the court.

**Tax Waiver Information**

For a deceased client who was a resident of New Jersey (**NJ**) or Pennsylvania (**PA**), the firm has various obligations, including to provide notice of transfer and/or to obtain the consent (also called "waiver") of the state taxation authority for the disbursement of assets from an estate account or from an account in which a decedent had an interest.

**New Jersey**

Tax waiver is required. Request one from the New Jersey Department of Revenue at 609-292-5033.

**Pennsylvania**

Tax waiver is required only for IRA and Transfer on Death (TOD) accounts, unless funds are transferred to the surviving spouse or if the spouse was designated as the beneficiary within one year of the date of decedent's death.

**Transfer on Death Affidavit**

This form is only applicable for RMAs with pre-designated TOD beneficiaries to claim the assets of the deceased and move the assets into an account in his/her own name. A copy of each beneficiary's driver's license needs to be returned with this document.

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Neither UBS Financial Services Inc. nor its employees (including its Financial Advisors) provide tax or legal advice. You should consult with your legal counsel and/or your accountant or tax professional regarding the legal or tax implications of a particular suggestion, strategy or investment, including any estate planning strategies, before you invest or implement.

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