

CHECKLIST FOR CARING FOR AGING LOVED ONES

Discuss with loved ones what their wishes are as they age. Planning together now is much easier than planning alone later.

I. Living Arrangements

- Discuss living options – home alone, part-time caregivers, full-time caregivers, assisted living, move into their home/your home.
- Come to an agreed upon housing arrangement.
- Go over mortgage or any outstanding home debts.
- Consider long term care insurance.
- Regular visits to avoid isolation and loneliness.

II. Caregiving

- Go over daily and routine health needs.
- Meet with Primary Care providers.
- Discuss caregiving options.
- Create a caregiving plan.
- Consider transportation needs.
- Remember to care for the pets.
- Plan ahead – future declines, emergencies, death
- Take care of yourself – shared responsibilities (family, friends, church members, etc.), patience (sometimes mean things are said – remember their frustrations as well), take needed breaks.

III. Finances

- Create a list of all Accounts -Checking, savings, CDs, investments, Autopay accounts – utilities, cable tv, amazon, credit cards, mortgage, vehicles, etc.
- Review account titles – whose names are they in
- Ensure beneficiaries are up to date.
- Pay down debts/streamline bill payments.
- Have access to past tax records.
- Consider meeting with a funeral home of your choice to create a pre-determined funeral arrangement and payment.

IV. Legalities

- Review Will.
- Update estate plan.
- Locate important documents. (See section VIII)
- Make a list of passwords!

- Create a health care power of attorney.
- Create a financial power of attorney.

V. Health and Medical

- Go over health and medical needs.
- Discuss any health conditions – medical history, allergies, medicines taken.
- Gather doctors contact information.
- Schedule routine check-ups.
- Locate the nearest hospital for emergencies and others needed for insurance.

VI. Insurance

- List out all insurance policies – medical and life insurance.
- Review insurance policy information.
- Gather contact information for insurance advisors.
- Update policies as needed.

VII. Home Safety

- Consider everything as a scam – roof repairs, driveway repairs, landscaping work, emails, Amazon/shipping lost packages, IRS, threats to be jailed, kidnapping of family members (have a family secret password), refunds, etc.
- Stairs versus ramps into the home.
- Wheelchair access in rooms.
- Trip hazards – rugs, clutter, cords, pets, etc.
- Grab bars in bathroom/shower.
- Discuss driving concerns.

VIII. Important Documents

- Living Will
- Health care power of attorney
- Financial power of attorney
- Estate plan
- Insurance cards
- Life insurance policies
- End of life instructions
- Birth Certificate
- Death Certificate of spouse
- Names and addresses of family members named in estate plan.
- Social Security card
- List of usernames and passwords for all accounts
- List of safe deposit boxes/safes and the location of keys/codes



ORCUTT LAW OFFICES

WHAT TO DO WHEN YOUR LOVED ONE DIES

WHEN YOUR SPOUSE OR SOMEONE CLOSE TO YOU DIES, CERTAIN THINGS NEED TO BE DONE.

01

Contact the funeral director. Be prepared to give the following information for the death certificate:

- Full name of deceased
- Date and place of birth
- Nationality
- Occupation
- Social security number
- Marital status
- Full name of parents, siblings, and other survivors of deceased (including mother's maiden name)
- Full name of previous marriage partner(s)

02

Make funeral arrangements with funeral director and clergy:

- Specify when family members will be available
- Select casket
- Select calling hours
- Choose cremation, body donation, memorial service, burial service
- Select transportation (number of cars, limousines)

Full expenses may include coffin, flowers, clergy, honorariums, newspaper notices, use of church, clothing, funeral home space rental, certified death transcripts, opening the grave, cemetery plot, grave marker, cremation, and transportation.

03

Contact clergy, if including in service

- Specify when family will arrive
- Plan service including hymns and poems
- Provide biographical information
- Ask clergy's choice of time for services

04

Contact attorney immediately so he or she can:

- Locate and probate will
- Advise you as to what to sign and what not to sign
- Re-record deeds to real property
- Disperse estate assets such as stocks, bonds, savings accounts, business assets
- Write a will for you or review and update your will

05

Locate cash to take care of immediate needs. Sources of cash include

- Cash on hand
- Checking accounts
- Life insurance cash value
- Savings accounts
- Money market certificates

06

Likely places to search for important papers are:

- Safety deposit boxes
- Strongboxes
- Lockers
- Brief cases
- Office desk
- Safes

Locate:

- Life insurance policies
- Accidental death and health insurance policies
- Homeowner insurance policies
- Bankbooks
- Real estate deeds
- Security certificates
- Notes receivable and notes payable
- Wills
- Income tax return forms
- W-2 forms and other records of earnings
- Marriage certificate
- Social security number
- Birth certificate of all family members to prove ages
- Military discharge papers
- Veteran's Administration claim number
- Automobile registration
- Installment payment books

07

Obtain copies of these papers

- Death certificate (may need 2 to 15 copies from funeral director to claim insurance, social security and veteran's benefits)
- Birth certificate
- Marriage certificate
- Social security card



ORCUTT LAW OFFICES

08

Contact life insurance agents

- File a claim using death certificate or attending physician's statement for proof of death
- Supply information including policy number(s) and amount(s) full name and address of deceased, deceased's occupation and date last worked, date and place of birth, date, place and cause of death, claimant's name, age, address and social security number.

Your settlement options generally are:

- Lump sum: you may immediately be paid a lump sum
- Interest only: principal stays intact, interest paid periodically - good temporarily while you decide what to do with the money
- Life income or annuity: beneficiary receives stipulated benefit on set dates for the lifetime of the claimant
- Fixed installments: benefits are paid in agreed amounts over a period of time until the money is used up

09

Contact your nearest Social Security office to apply for spouse and dependent benefits. Bring the following information:

- Certified copy of death certificate
- Deceased's Social Security number
- Proof of age of deceased
- Marriage certificate
- Approximate earnings of deceased in year of death
- Deceased employer's name
- Record of deceased's earnings in year prior to death (use W-2 forms or self-employment tax return)
- Social Security number of spouse and dependent children
- Proof of age of spouse and dependents (birth certificate, baptism certificate or grade school records if no birth certificate)

Note: Railroad Worker Benefits are available to the beneficiary rather than Social Security benefits, if the person was employed more than 10 years.

For veteran's benefits, you should contact the VA office and take along service discharge papers, serial number, branch and dates of service. Also, the death certificate, marriage certificate, and birth certificates of dependent children.

10

Contact employer and/or business associates to find out about:

- Group life insurance
- Unpaid commissions
- Terminal pay allowance
- Disability income
- Credit union balance
- Pension fund contributions
- Accrued vacation/sick pay
- Gratuity payments (tips)
- Service recognition awards
- Check to see if you and the other dependents are still eligible for hospitalization and health insurance

11

Contact organizations to which deceased belonged

12

After property title changes are complete, contact the insurance company that insures your property to inform them of changes in ownership

13

Notify state and federal tax authorities. Work with a CPA to prepare and file final individual tax returns; prepare estate tax returns if needed.

14

Notify anyone connected with family finances such as a banker, stockbroker, accountant, or financial planner

15

Gather and list all current bills the deceased owed and money owed to the deceased

16

Cancel driver's license

17

Notify Credit Agencies to insure credit identity is protected

Losing a loved one is one of the most stressful experiences of life. You can ease this time in advance by preparing a will and a list of the locations for all financial and professional resource information.