

## William R. Wieringa, P.C.

Mom died. What do I have to do?

Those of us in the baby boom generation are facing this situation more and more frequently. If we are lucky, our parents were thoughtful and organized, but often we must deal with unexpected deaths or loved ones who leave financial chaos behind. Even parents who kept fairly good records can leave quite a mess for their survivors.

Let's start with those things that you'll need to do right away. These tasks may fall to you or to someone else, but someone has to take care of them.

Of course immediately you'll need to make final arrangements for the deceased and notify family and friends of the death. That's first. If Mom left instructions about her funeral and burial or cremation, begin there. If she didn't, you'll want to speak to family members and get help notifying everyone. Your family members can hopefully come to a consensus, with the help of Mom's religious leader and possibly the funeral director, about what is appropriate and consistent with your family traditions.

You will probably want to run an obituary in the local newspaper. It's usually best to solicit input from family member when writing it. Also funeral directors and give guidance about writing and posting obituaries.

Also, be sure to obtain enough copies of the death certificate to complete tasks like claiming life insurance benefits, retrieving financial accounts, and submitting to probate court. Funeral directors usually handle this for you. Just make sure you request enough. The number you need will depend on how complex your parent's finances were and what estate planning was done before death.

Your parent more than likely was receiving income from somewhere -- an employer, a pension, the Social Security Administration, or even all three. All sources of income will need to be notified of the death. The places to notify would be the human resources department of an employer and/or Social Security Administration office. Do this as soon as possible to avoid complications. If your parent was receiving other government or health services, such as Medicaid or hospice care, these agencies should be notified as well.

Next, you'll need to track down legal and personal documents including wills, trusts, insurance policies, investment accounts, business and partnership arrangements, credit-card statements and other evidence of assets and liabilities. Check to see if your parent had a safe deposit box at the bank.

Now, if your parent owned a business or was in the midst of a complicated transaction like selling a home or setting up an estate planning trust, you may need to work more quickly. Contact your parent's financial advisers - accountants, attorneys, real estate agents, insurance agents - and ask if any matters need to be taken care of immediately.

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An attorney who practices in the area of estate planning and probate should be consulted to give you guidance with either trust administration or probate. He or she will help you to decide who is the appropriate to be in charge of this process.