

THINGS TO DO AFTER THE DEATH OF A LOVED ONE

(Updated February 2026)

Within first 24 hours:

1. Obtain a legal pronouncement of death from a doctor, coroner, or medical professional.
2. Arrange for transportation of remains with a funeral home or cremation service.
3. Determine whether any of decedent's property needs to be safeguarded, such as a motor vehicle, vacant house, etc.
4. Notify immediate family and close friends (including Church, Synagogue, and fraternal organizations such as VFW, American Legion, DAV)
5. Arrange care of dependents and/or pets.
6. Locate the decedent's letter of instruction, including DD 214 and any prearranged funeral or burial plans, will, or advance directives.
7. Locate the decedent's Social Security number and VA claim number.
8. Contact the funeral director to discuss funeral arrangements and request VA burial honors, flag, and headstone or marker if eligible.
9. Prepare and arrange for obituary.
10. Keep records of all payments for funeral and other expenses.

Within two weeks:

1. Locate the original will, marriage certificate, and birth certificate.
2. Locate other important documents such as codicils, trusts, accounts, investments, etc.
3. Notify agent under any power of attorney.
4. Locate important records such as titles, deeds, and life insurance policies.
5. Make appointment with an attorney to discuss estate.
6. Notify life insurance company(ies) of the death and request claim(s) forms.
7. If mortgage insurance on home exists, notify insurance company of death.
8. Investigate veteran burial allowance and other benefits.
9. Determine if any bills must be paid immediately.
10. Contact creditors who are demanding immediate payment and notify creditor of death.
11. Notify credit card companies of death.
12. Cancel credit cards on which decedent was the only signer.
13. Obtain bill for last illness from hospital.
14. Order at least ten (10) death certificates from the funeral home.
15. Contact Post Office to make any necessary changes in delivery of mail

Within one month:

1. Notify Social Security Administration of the death at (800-772-1213), and any other organization paying on retirement or paying an annuity upon death.
2. Investigate Social Security benefits.

3. Notify Department of Veteran Affairs (VA) of the death if person was receiving VA care and/or benefits (800-827-1000).
4. Notify the Defense Finance and Accounting Service (if retired military) to stop retired pay and apply for the Survivor Benefit Plan (SBP).
5. Reach out to your VFW Department Service Officer to inform them of the death and to determine whether any benefits may be available to the surviving spouse.
6. If decedent was receiving a Real Estate Tax Exemption, contact your County Veterans Service Officer to report the death and determine what steps are required for the exemption to continue. Surviving spouse will need to re-apply for the real estate tax exemption.
7. Gather and organize financial documents:
 - a. Bank accounts owned by decedent.
 - b. Mutual funds owned by decedent.
 - c. Brokerage accounts owned by decedent.
 - d. Certificates of Deposit in decedent's name.
 - e. Stock Certificates registered in decedent's name.
 - f. Any promissory notes under which decedent was entitled to receive payment.
 - g. Titles to Motor Vehicles and/or Mobile Homes that are listed in decedent's name.
 - h. Deeds to real property owned by decedent.
 - i. Any appraisals of jewelry or other valuable personal property owned by decedent.
8. Gain access to and inventory any safe deposit box. (See note on next page)
9. Obtain the account balance on mortgages, loans, checking and savings accounts as of the date of death.
10. Bring original Will, financial documents, balances, death certificates, and inventory of safe deposit box to meeting with attorney.
11. Notify CPA, accountant or bookkeeper of the death. Within two to six months:

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- 18 If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.
- 19 If stocks or bonds are held in joint tenancy, contact stockbroker to change records to reflect ownership only by the surviving joint tenant.

VA and Federal Benefits to Consider (Consult an accredited VFW or DAV Veterans Service Officer (VSO) or County Veterans Service Office for free assistance.)

- Burial Benefits: Partial reimbursement for burial and funeral expenses, headstone or marker, burial flag, and Presidential Memorial Certificate.
- National Cemetery Interment: Pre-need eligibility and burial at no cost for eligible veterans, spouses, and dependents.
- Dependency and Indemnity Compensation (DIC): Tax-free monthly benefit for eligible surviving spouses, children, or parents of veterans who died from service-

related causes.

- **Survivors Pension:** For low-income, un-remarried surviving spouses and dependent children of deceased wartime veterans.
- **Education Benefits:** Dependents' Educational Assistance (DEA) or Fry Scholarship for children or spouses of service members who died in the line of duty.
- **Home Loans:** VA loan guaranty for surviving spouses eligible for DIC benefits.
- **Life Insurance:** Contact VA for SGLI, VGLI, FSGLI, or VALife policy information or claim assistance.
- **Health Coverage:** CHAMPVA health care coverage for eligible survivors of veterans who were permanently and totally disabled or died of service-connected causes.

Long-Term and Legal Considerations

- Keep a detailed record of all correspondence, benefits, and claims submitted.
- Consult an accredited VFW or DAV Veterans Service Officer (VSO) or County Veterans Service Office for free claims assistance.
- Consult an estate attorney for wills, probate, or property matters.
- Update vehicle titles, bank accounts, and property deeds to reflect surviving ownership.
- Review and update personal financial plans and insurance coverage.
- Consider grief counseling or survivor support through the VA, Vet Centers, or the Tragedy Assistance Program for Survivors (TAPS).

Important Contacts

- VA Benefits & Claims: 1-800-827-1000
- National Cemetery Scheduling Office: 1-800-535-1117
- Social Security Administration: 1-800-772-1213
- Defense Finance & Accounting Service (DFAS): 1-800-321-1080
- VA Insurance Center: 1-800-669-8477
- Veterans Crisis Line (24/7): Dial 988, then Press 1

Safe Deposit Box Access Procedures

Suggestion: If there is any danger of a will or trust contest, or a conflict between executor, trustee, family or beneficiaries, DO NOT go to safe deposit box without the involvement of an attorney experienced with estate administration.

Pennsylvania has a law which specifically addresses the entry into a safe deposit box upon the death of the owner. This law is designed to prevent the contents of the box from escaping the eyes of the inheritance tax authorities. There are a few exceptions but, generally, banks are obligated to seal a decedent's safe deposit box until it is inventoried by a representative of the Department of Revenue.

The major exception to the general rule deals with boxes that are rented in the names of a husband and wife. With these boxes, upon the death of either spouse, the survivor is granted unrestricted access to the box. This exception exists because property owned jointly by spouses is exempt from [Pennsylvania's inheritance tax](#).

Another exception to the automatic freeze is that a box can be opened to conduct a search for the decedent's will or deed to a burial lot. Upon presentation of a death certificate, most banks will permit the decedent's next-of-kin to conduct such a search. If the box was registered in joint names with someone other than the decedent's spouse, a will search will usually be permitted by the surviving renter. The will search must be conducted in the presence of a bank employee, and if a will is found, it is usually released to the person named as executor.

Since a will search is permitted readily, keeping your will in a safe deposit box causes very little problem. Keeping your will at home with your other valuable papers or leaving it with your attorney are also suitable alternatives. Wherever you keep your will, you should let your family know where it is located and any copy should bear a notation indicating the location of the original.

Unless the box was titled in joint names between spouses, once the will or cemetery deed is removed, a freeze will be put on the box until it is inventoried by a revenue officer. The inventory is made part of the inheritance tax division's records and, as such, the contents must be reported on the inheritance tax return. Once the inventory is completed, the executor and/or the surviving renter are entitled to receive the contents.

The legislature felt very strongly about complying with these procedures. It is a criminal offense to enter a decedent's safe deposit box in violation of these rules if you are aware of the death. These criminal penalties apply even if there is no subsequent tax evasion.