



## Understanding the Role of Personal Representative (Executor)

Handling the estate of a loved one is a huge responsibility. Your loved one must have thought very highly of you to leave you with this important duty of overseeing his or her end of life affairs.

Yet along with the humbleness you may be experiencing right now, you might also feel stressed out, confused and overwhelmed as you try to figure out the best way to administer your loved one's estate.

This uncertainty leaves a lot of questions unanswered, including: "Am I doing this right?" or "What if I accidentally do something that goes against my loved one's wishes?" or "Will the family members hold me responsible if they don't like the outcome of the will?"

If you are feeling overwhelmed, talk to someone who can help you. At **Vickstrom Law**, we handle every aspect of probate and estate administration. Our main goal is to ease the burden of handling the estate so that you can get back to what is most important – remembering your loved one and celebrating their life.



## YOU SHOULD KNOW

The seven steps we outline in this guide are among the most important things you will need to know when handling a loved one's end-of-life affairs.

However, there may be additional steps that your family will need to address to properly administer your loved one's estate. This will depend on your loved one's unique circumstances and the type of estate plan he or she had in place at the time of death.

Estate administration and distribution involves quite a bit of paperwork, as well as the need to meet very specific, government-mandated deadlines. If mistakes are made during this process, or steps are missed, it can result in delays and financial difficulties for all involved.



## Vickstrom Law

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## Now What? 7 Steps to Handling Your Loved One's Estate



## 1. Take an Inventory of Property and Documents

After a loved one passes, it is often difficult to remember all of the property that he or she owned, as well as all of the paperwork you will need to manage their estate. Believe us, this task is not an easy one, especially when you factor in the emotion of your loss. We understand, and we are sorry that you have to go through this difficult time.

Use this checklist to gather the paperwork you'll need to hand the estate.

### Secure Your Loved One's Documents:

- Certified copies of the decedent's birth certificate, death certificate, and marriage certificate
- Divorce decree(s) from all previous marriages
- Wills or trust papers
- Insurance policies
- Bank account numbers
- Social security card or number (for both you and the deceased)
- Credit card numbers and statements
- Deeds to any real estate
- Tax returns from the previous year

### Make a List of Assets:

- Real estate, including those that are business-related or for vacation
- Stocks and bonds
- Bank accounts
- Retirement accounts and life insurance policies
- Contents of safe deposit box, including jewelry
- Household contents

## 2. Notify Social Security

If your loved one was receiving money from Social Security they will need to be notified upon his or her death. The Social Security Administration can be reached by calling 800.772.1213, or by visiting your local office. More information is available at [socialsecurity.gov](https://www.ssa.gov). You should assume that any payments that are being made via direct deposit will either be stopped by the government or frozen by the bank.



**“Oftentimes theft by other relatives hurts the family because of the loss of sentimental value items. Securing your loved one's home is first priority.”**

## 3. Keep Property Safe from Theft or Vandalism

It's a good idea to remove any valuables from your loved one's home and take extra steps to secure the house from theft. You should also keep a list of the items removed during this process, just in case you have to locate them or give an account later. Stop all mail coming to the house, and unless you are the surviving spouse or child living at the residence, the post office may require you to provide extra documentation.

## 4. Address Outstanding Debt

Many people falsely assume that all their loved one's debts will automatically be forgiven upon their passing. Unfortunately, this is not always the case and certain steps need to be taken to address any outstanding debt still owed.

Freezing the decedent's bank accounts may allow more time to pay certain debts from the estate, and it is also a great way to avoid any fraudulent charges associated with identity theft. Notifying all credit cards and cancelling them in writing can help you avoid this problem as well. Finally, you'll want to gather all of your loved one's bills and bank statements and speak with an attorney to advise you in dealing with the creditors. Never pay a creditor until checking with your attorney first.

## 5. Open Claims for Insurance Benefits

As the person handling your loved one's affairs, you must gather information regarding any policies or accounts that the decedent may have had, including life

insurance, health insurance, and private retirement accounts. Be prepared with the policy number and a certified copy of the death certificate when you call the insurance company to make a claim. The insurance company will then forward the proceeds of the policy to whoever was named beneficiary/ies.

## 6. Research Additional Benefits from Employer

Contact the human resource department at your loved one's place of employment to find out if they offer death benefits to the spouse or family of the decedent. Occasionally these benefits are made to both current and former employees, so contact all places that your loved one may have worked in the past. Also, be sure to ask about any 401(k) accounts, pensions, or stock benefits.

## 7. Contact an Estate Planning Attorney

Administering a loved one's estate can be costly, time consuming, and at times confusing. Working with an attorney will not only alleviate much of this stress, but will ensure that your loved one's affairs are handled without mistakes, and that all court and government mandated deadlines are met. Give yourself and your family the peace of mind knowing that your loved one's wishes are being carried out in the best way possible.

**Vickstrom Law** is here to help during your family's time of need. We offer free phone consultations, and will tell you upfront the best avenue to take – even if that road doesn't involve an attorney.

**Call us today at 508.757.3800.**