DOCUMENTS TO LOCATE

The personal representative or trustee should search thoroughly for important documents, both digital and paper. Check the home, office, safe deposit box, and email accounts.

- Will or trust documents
- Durable Power of Attorney
- Health care directives
- Funeral or burial plans
- Safe deposit box keys and agreements
- Life insurance policies
- Retirement / IRA / 401(k) statements
- Bank statements and account numbers
- Investment and brokerage statements
- Real estate deeds and mortgage documents
- Vehicle titles
- Business agreements and records
- Tax returns (past several years)
- Pension information
- Stock and bond certificates
- Notes payable or receivable
- Insurance policies (home, auto, health)
- Military records
- Birth, marriage, and death certificates
- Digital asset inventory (usernames / passwords)

WHAT NOT TO DO IMMEDIATELY

- ✕ Don't rush to transfer or close any accounts.
- ✕ Don't pay debts or taxes before getting advice.
- ✕ Don't change ownership on assets.
- ✕ Don't accept or disclaim inheritances without understanding the tax impact.
- ✕ Don't make major financial changes.
- ✕ Don't dispose of property.

TAKE CARE AGAINST SCAMS

Be cautious of unsolicited calls, mail, or emails offering help. Verify all invoices and requests before sending money or sharing information.

A STEP-BY-STEP CHECKLIST

FIRST 24 HOURS

- ☐ **Pronouncement of death** by a qualified medical professional.
- ☐ **Call the coroner or 911** if the death occurs at home.
- ☐ **Contact a funeral home** to make arrangements.
- ☐ **Notify** close family and loved ones.
- ☐ **Locate the will or trust** (Colorado banks must accept wills for safekeeping, C.R.S. § 15-11-516).
- ☐ **Gather important contact information** and account details.

FIRST WEEK

- ☐ **Obtain** multiple certified death certificates (10–20 recommended).
- ☐ **Notify** employer, pension plans, and insurance companies.
- ☐ **Notify** banks, credit card companies, and financial institutions.
- ☐ **Cancel** or pause utilities, subscriptions, and memberships.
- ☐ **Notify** the Department of Motor Vehicles.
- ☐ **Create a file** for all documents, bills, and correspondence.

FIRST 30 DAYS

- ☐ **Notify Social Security** (1-800-772-1213).
- ☐ **Explore Veterans benefits** if applicable.
- ☐ **File life insurance** claims and review beneficiaries.
- ☐ **Review debts and bills;** notify creditors of the death.
- ☐ **Consult an attorney** about probate or trust administration.
- ☐ **Evaluate estate** and income tax filing requirements.

HOW CHAPMAN LAW CAN HELP

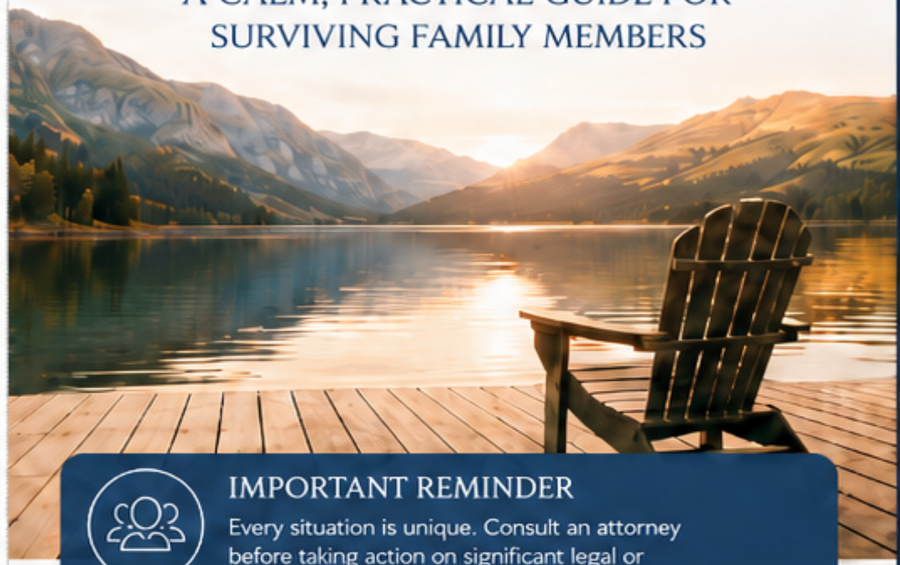
We guide families through every step with compassion and clarity. From locating documents and communicating with institutions to administering trusts or estates, our team is here to help you honor your loved one and protect what matters most.

You don't have to do this alone.

CHAPMAN LAW, PLLC

What to Do
When Someone Dies

A CALM, PRACTICAL GUIDE FOR SURVIVING FAMILY MEMBERS



IMPORTANT REMINDER

Every situation is unique. Consult an attorney before taking action on significant legal or financial matters.

QUICK CONTACTS

Social Security Administration
1-800-772-1213 | www.ssa.gov

Veterans Benefits Information
1-800-827-1000 | www.va.gov

Colorado Will Lodging (C.R.S. § 15-11-516)
After death, the custodian of the original will must deliver it to the probate court in the proper county within 10 days after learning of the death.

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FIRST 24 HOURS

- [ ] Get a legal pronouncement of death.
- [ ] Contact hospice, the hospital, or the coroner as needed.
- [ ] Notify close family or the person who will coordinate communication.
- [ ] Contact the funeral home or cremation provider.
- [ ] Locate any funeral, burial, organ donation, or final wishes instructions.
- [ ] Secure the home, vehicles, pets, and important property.
- [ ] Start one folder for documents, bills, and notes.

FUNERAL HOME & DEATH CERTIFICATES

- Ask what the funeral home will handle for you.
- Discuss transportation, obituary assistance, and veteran honors if applicable.
- Order multiple certified death certificates (commonly 10–15, depending on assets).
- Keep one list of every institution that asks for a certificate.

Helpful tip: write down names, phone numbers, and confirmation details for every conversation.

FIRST WEEK

WHO TO NOTIFY

- Employer or pension administrator
- Social Security
- Veterans Affairs, if applicable
- Life insurance companies
- Banks and financial institutions
- Financial advisor, accountant, and attorney
- Utilities, subscriptions, and service providers
- Close friends, church leaders, or others helping with arrangements

DOCUMENTS TO LOCATE

- [ ] Will or trust
- [ ] Deeds and vehicle titles
- [ ] Bank and brokerage statements
- [ ] Life insurance policies
- [ ] Retirement account statements
- [ ] Marriage, birth, and death records
- [ ] Tax returns
- [ ] Safe deposit box information and keys
- [ ] Military discharge papers
- [ ] Password list or digital asset information

Important: authority under a power of attorney ends at death. The next steps usually depend on a will, trust, beneficiary designation, or court process.

FIRST 30 DAYS

- [ ] Meet with an estate attorney to identify the proper legal process.
- [ ] Review how each asset is titled or whether it has a beneficiary.
- [ ] Inventory assets, debts, and regular bills.
- [ ] File insurance and benefit claims.
- [ ] Determine whether probate, a small-estate procedure, or trust administration may be needed.
- [ ] Preserve records and avoid premature distributions.

WHAT NOT TO DO IMMEDIATELY

- Don't distribute money or property too soon.
- Don't change titles or beneficiary designations without advice.
- Don't pay every bill before confirming what must be paid.
- Don't use or transfer accounts unless you know you have authority.
- Don't make major financial decisions while overwhelmed.

WHEN CHAPMAN LAW CAN HELP

We help families determine what happens next and who has legal authority to act.

- Probate and estate administration
- Trust administration
- Guidance on beneficiary designations and asset transfers
- Coordination with financial institutions and needed documents

You do not have to figure this out alone.

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