

My loved one died, now what?

A few words from us to help you understand what you can and should do in the first few days after your loved one dies and before the appointment of a Personal Representative.

Every estate is different and every family is different. Therefore, other issues may come up that are not covered here or which must be handled differently than outlined here. We can help you with every stage of this process, including any nuanced things that come up.

What can or should I do immediately?

Colorado law prevents us from filing for probate until 100 hours after your loved one dies. See C.R.S. § 15-12-303. Additionally, any Power of Attorney that existed ended at death. But, there are things that you can, and should do now to protect and secure the estate and prepare for probate.

1. Check on pets and make arrangements for their care.
2. Change the locks on the house and adjust the heating/cooling. Do not remove anything except perishables such as food and plants. Consider taking a video recording or photographs of the state of the house.
3. Locate a will, codicils, trust, and other estate planning documents, if any. It is okay if you cannot find these, but we want to try to locate them if they exist.
4. Notify the decedent's employer, family, and friends of your loved one's death.
5. Arrange and pay for the funeral, memorial, cremation, etc. Keep all records of payments; you can be reimbursed for this expense from the estate.
6. Order death certificates (generally, we find that 10 is enough).
7. Select your team of professionals (lawyer, CPA, real estate agent); select a bank for the estate account(s).
8. Check on the house to ensure it is secure, clean, watered, etc. Neighbors can be helpful with this. Collect (do not open) mail.
9. Pay any critical and known bills (keep all records; you can be reimbursed).
10. Compile needed information: names, addresses, phone numbers of spouse or partner in a civil union, children of the decedent, children of the spouse who are not children of the decedent, anyone named in a will, codicil, or trust.
11. Make a list of assets owned by the decedent along with their approximate value (it is okay if this list is inaccurate or incomplete, just give it your best effort).

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List of documents to collect

Personal documents

- Death Certificate
- Social Security Number
- Employer contact information
- Marriage, birth, and death certificates/adoption papers
- Military records and discharge papers

Asset documents

- Investment or brokerage statements
- Life insurance policies
- Pension, IRA, or retirement statements
- Certificates of Deposit
- Bank statements, checkbooks & registers
- Notes receivable
- Motor vehicle titles

Legal & tax documents

- Will
- Trust
- Divorce papers
- Bankruptcy filings
- Nuptial agreements
- Partnership or corporate agreements
- Deeds and deeds of trust
- Previous years personal tax returns
- Business tax returns

Miscellaneous documents

- Health Insurance papers

Debts and liability documents

- Safe deposit rental agreement & keys
- Leases
- Unpaid bills
- Notes payable
- Auto loans
- Credit Cards and other unsecured debt
- Mortgages

Credit: First Steps: A Comprehensive Guide to Financial Issues After Death.
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