

AFTER THE DEATH *of a* LOVED ONE

USC EMERITI CENTER

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Part of the Office of the Provost, the USC Emeriti Center serves the University's retirees and pre-retirees in living healthy and purposeful lives by providing essential information, resources, services, advocacy, privileges, and support. The Center is home to the USC Emeriti Center College, which operates a speakers' bureau, offers enrichment classes and research seed grants, and fosters multidisciplinary and multigenerational opportunities for lifelong learning. The Emeriti Center also provides support for USC's Retired Faculty Association (RFA) and the Staff Retirement Association (SRA), and encourages all members of the Trojan Family to participate in its many programs.

The aftermath of a spouse or partner's death is a time for grieving, coping, reflection, and memories. It is natural to feel overwhelmed by practical matters that need attention, in addition to your emotional concerns at such a difficult time. You may feel compelled to sell your home, quit your job, or move closer to loved ones. However, this is not a time for hasty decisions.

Your initial financial focus after such a loss should be collecting information about benefits that may be available to you. You also may want to consult an estate planning attorney and/or your tax advisor for additional guidance.

BE PATIENT WITH YOURSELF, and cautious about making major decisions or changes in your lifestyle too quickly.

*In keeping with the USC Emeriti Center's motto, **Colleagues for Life**, this booklet was inspired by the suggestions of USC retirees who have lost loved ones and wished to share insights with colleagues suffering a similar loss.*

KEY STEPS TO TAKE AFTER THE LOSS OF A LOVED ONE

- Locate any special instructions your loved one made for funeral and burial or cremation. If your loved one left no requests, decide how you want to handle the services and what funeral home to work with. Discuss arrangements with the funeral director and/or your spiritual advisors, friends, and family.
- Order enough official copies of the death certificate to cover your needs. They may be obtained through the funeral home or the Department of Health of the state in which the death occurred. You will probably need at least 10 to 12 official copies. Benefits-related offices and banking institutions usually require certified copies. Other agencies or vendors may be willing to make a record of a certified copy and return it to you. Always ask.
- Locate the Social Security numbers of the deceased person, spouse/partner, and dependent children, and notify the Social Security office of the date of death by calling (800) 772-1213. If payment has been made for the month in which the individual passed away, that account will be debited.

- Produce a marriage or domestic partnership certificate to claim benefits. If you don't have your certificate, or can't find it, you may order a copy from the courthouse of the county in which you were married. You may also need birth certificates for dependent children to apply for their potential survivors' benefits.
- Report the death to the State Department of Licensing. Thieves sometimes use the driver's license information to steal the identities of deceased persons whose deaths are not reported to this agency.
- Locate the original will, trust, and/or community property agreement(s). If you are unable to locate these documents, contact the attorney who drafted them. The person or institution designated as an executor or successor trustee of a trust also should have this documentation. If no such document exists, contact the probate court for information on inheritance law. The executor of the estate may have to file federal estate tax and state inheritance tax returns within a certain period (generally, nine months after the date of death for the federal estate tax return; state inheritance tax return deadlines vary).

LET FRIENDS HELP YOU:

- Notify relatives, friends, associates
- Answer the telephone and keep a record of calls, flowers, and those who help out so that you will be able to send thank-you notes later.
- Look after dependent family members
- Prepare meals and handle grocery shopping and other errands

- Locate safe deposit box(es). If there is any possibility that the will or trust will be contested, or that there will be a conflict between executor, trustee, family, or beneficiaries, do not access the deceased's safe deposit box without the involvement of an attorney experienced with estate administration.
- Locate any military discharge papers if applicable. If your spouse/partner was a veteran, a certificate of discharge may be required to claim benefits.
- Locate the following documents to establish ownership of assets and liabilities:
 -
Automobile title, registration
 -
Real estate deeds, notes, and mortgages
 -
Bank accounts, loan and payment books, safety deposit box keys
 -
Deeds, statements, and certificates that may be located in your partner's safety deposit box and personal belongings
 -
Annuities, including pension benefits
 -
Brokerage house accounts, stock certificates
 -
Insurance policies (*life insurance, medical insurance, etc.*). A cash advance may be available to the beneficiary(ies) if necessary.
 -
Casualty insurance policies (*auto, homeowners, boat, rental property*)
 -
Disability policies

Also be sure to:

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Contact family financial advisers, such as your life insurance agent, banker, stockbroker, accountant, property/casualty agent, and medical insurance agent.

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Review your partner's most recent federal income-tax return (*i.e. IRS Form 1040*) to help identify assets.

- Change ownership or title of assets, if necessary.

- A survivor may need to make claims for benefits from Social Security and other organizations such as:
 - Medicare insurance
 - Life insurance
 - Veterans benefits such as life insurance and burial expenses
 - Labor union benefits
 - Fraternal, social, or professional organization benefits
 - Employer benefits, including pension benefits

- Change the name on credit cards or cancel them if they are only in the name of your spouse or domestic partner. You are not liable for charges on the accounts unless you are a surviving spouse or domestic partner. However, creditors generally do not offer bereavement clauses or grace periods and will expect payments to continue on time for jointly owned debt.

- Update estate-planning documents such as your will, durable and/or general power of attorney and notify executors, trustees, and/or beneficiaries of original document locations.

- Check for automatic bill pay and change accounts if necessary.

SUGGESTIONS ON HOW TO COPE:

- Try to get 7 to 8 hours of sleep
- Engage in 20 to 30 minutes of physical activity daily
- Listen to music, participate in hobbies
- Do not isolate yourself; talk to friends and family; consult a counselor or spiritual advisor if that would be helpful

ADDITIONAL RESOURCES

CENTER FOR WORK AND FAMILY LIFE

Provides confidential counseling and consultation, as well as referrals to community resources
www.usc.edu/programs/cwfl/ • (213) 821-0800

H.E.L.P.

Provides seniors with information, education, and counseling on elder care, law, finances, and consumer protection
www.help4srs.org • (310) 533-1996

H.O.P.E. UNIT FOUNDATION

Offers grief support groups
www.hopeunit.org/ • (818) 788-HOPE

GRIEF SUPPORT

Offers grief therapists and support groups
www.griefrelief.net • (310) 803-5411