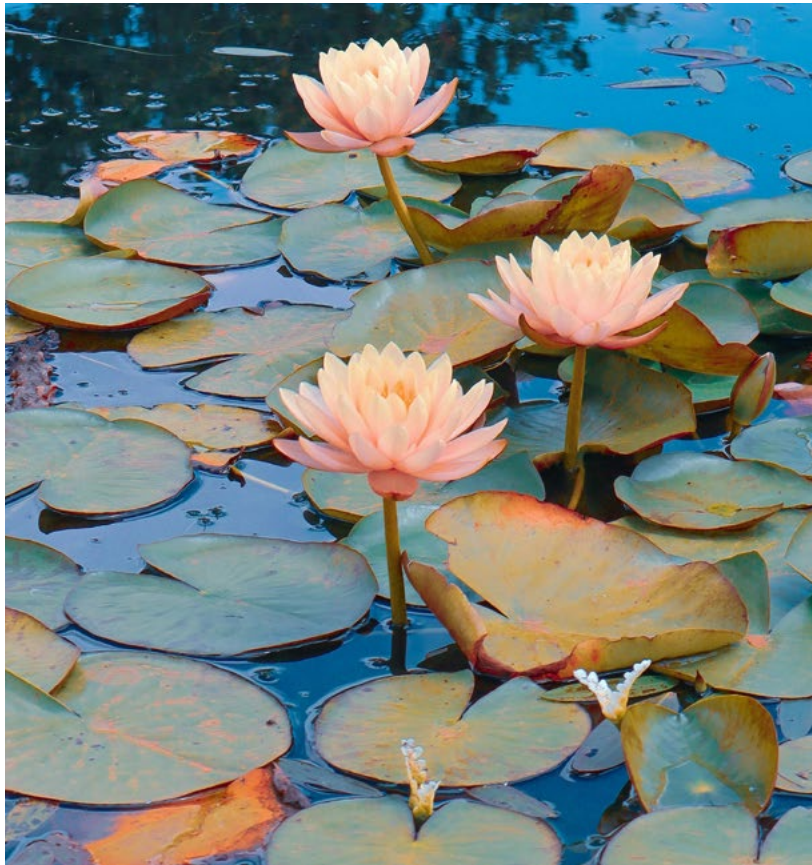




# What to Do When a Loved One Passes Away

## *A Practical Guide*



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*Losing someone you love* is one of the most difficult experiences a person can go through.

In the days and weeks that follow, you will also be asked to make practical decisions and manage a range of tasks, often while still in the middle of grief.

We put this guide together because we believe that having a clear path forward, even in hard moments, makes a real difference. It will not make the process easy, but it can make it less overwhelming.

Work through it at whatever pace makes sense for your situation. Not everything has to happen at once, and you do not have to figure it out alone. Lean on the people around you. Ask for help when you need it. And give yourself the same patience you would offer someone else going through this.

## Documents You Will Need

Before you begin contacting institutions or handling legal matters, gather as many of the following documents as you can locate. Having these on hand will make nearly every step easier.

### Personal & Family Records

- Death certificates, *Order 8 to 10 certified copies*
- Social Security card
- Marriage certificate
- Divorce papers or prenuptial agreement, *if applicable*
- Birth certificates for any children
- Adoption papers for minor children, *if applicable*
- Military discharge papers (DD-214), *if applicable*

### Legal Documents

- Last Will and Testament
- Trust documents
- Partnership, operating, or shareholder agreements, *if applicable*
- Any contractual agreements involving the deceased

### Property & Assets

- Mortgage documents and property deeds
- Titles to vehicles and other personal property
- Title to a burial plot, *if one exists*
- Stock or bond certificates
- Records relating to the value of significant personal property
- Leases

### Financial Accounts

- Bank and financial account records
- Most recent brokerage and investment account statements
- Most recent statements for retirement plans and IRAs
- Loan documents
- Recent credit card statements

### Insurance

- Life insurance policies
- Health insurance policies
- Homeowner's insurance policies
- Automobile insurance policies

### Tax Records

- Income tax returns from the past three years
- Prior gift tax returns (Form 709), *if applicable*

If documents are stored in a safe deposit box, consider having a witness present when you open it and make a record of the contents. In Alabama, if no one is authorized to access the box, the bank may be able to open it for the limited purpose of locating a will. Otherwise, a court order may be required.

If you need to obtain copies of vital records such as birth or marriage certificates, contact the Alabama Center for Health Statistics at [www.alabamapublichealth.gov](http://www.alabamapublichealth.gov) or by calling 334-206-5418. Military discharge records can be requested through the National Personnel Records Center at [www.archives.gov](http://www.archives.gov) or by calling 866-272-6272.

## Phase One: Immediate Steps

The first hours after a death require a small number of decisions that cannot be delayed. Focus only on what is necessary right now.

**Organ Donation:** If your loved one expressed a wish to donate organs, arrangements must be made very quickly. Check the driver's license or any advance directive for documented wishes. If the death occurred in a hospital, a coordinator will guide you through the process. If the death occurred outside a hospital, including in a hospice or nursing home setting, contact the nearest hospital directly.

**Contact Immediate Family:** Reach out to close family members as soon as possible. Bringing people together, whether in person, by phone, or through a group message, creates an early opportunity to share information and begin coordinating decisions that will need to be made in the coming days.

**Secure the Property:** If your loved one's home will be unoccupied, make sure it is locked and secure. Notify a landlord or property manager if applicable. You may also want to contact your local non-emergency police line to make them aware the home will be vacant. Make sure any pets are cared for until a longer-term arrangement can be made.

**Notify the Post Office:** Setting up mail forwarding early is often overlooked, but it serves two important purposes. It prevents mail from accumulating at an unoccupied address, and it helps you identify accounts, subscriptions, and creditors that will need to be addressed.

**Contact Your Own Employer:** Arrange for bereavement leave as soon as you are able. Check whether your employer offers an Employee Assistance Program, which may include access to grief counseling or other support resources.

## Phase Two: Pre-Funeral Arrangements

**Choose a Funeral Home:** If your loved one did not leave pre-arranged instructions or pre-paid funeral plans, the family will need to select a funeral home. The funeral home will transport the body and guide you through the decisions that follow. Ask around – recommendations from people who have worked with a particular funeral home are often the most reliable way to choose one.

**Gather Family Input:** Before meeting with the funeral director, bring together key family members to discuss what the deceased wanted and what is realistic. Key decisions to consider include:

- Will the body be embalmed or cremated?
- Will there be a casket, and will it be open or closed?
- If cremated, what will happen with the ashes?
- Where is the burial site?
- Are there religious traditions that should be observed?
- Will there be contributions to a charity in lieu of flowers?



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**Veterans' Benefits:** If your loved one served in the military, a range of benefits may be available, including assistance with the funeral, burial plot, and other costs. Contact the U.S. Department of Veterans Affairs at 1-800-827-1000 or visit [va.gov](http://va.gov). Ask about survivor benefits as well.

**Enlist Help:** Do not try to manage everything alone. Friends and family can help with coordinating meals, caring for children, picking up supplies, or assisting at the service. People who want to help often simply need to be asked.

**Arrange for a Headstone:** Headstones can typically be purchased through the cemetery or through an outside vendor. If you choose an outside vendor, confirm with the cemetery first regarding their rules on size, color, and material.

## Phase Three: Post-Funeral Arrangements

**Organize a Gathering:** Whether it is called a repast, a reception, or a wake, most families find that gathering after the service offers comfort and connection. This can be held at a church, a family home, or a rented venue. Enlist others to help plan and coordinate.

**Prepare an Obituary:** The funeral home may offer assistance writing the obituary, or you may choose to write one yourself. If publishing in a newspaper, check submission guidelines and deadlines. Avoid including information such as the exact date of birth or home address, as obituaries are sometimes used by individuals seeking to commit identity theft.

**Notify Extended Family, Friends, and Organizations:** Work through email contacts and personal address books to reach people who should be informed. Also notify any professional organizations, charitable organizations, fraternal groups, or labor unions that your loved one belonged to.

**Notify the Deceased's Employer:** Contact the personnel department to inquire about any unpaid salary, vacation pay, or sick pay. Ask about continuation of health insurance coverage and any survivor benefits available to a spouse or children. If the death was work-related, ask about workers' compensation benefits.

**Contact the Children's Schools:** If your loved one had minor children currently in school, notify the school so that teachers and counselors can be made aware and provide appropriate support.

**Send Thank-You Notes:** Keep a list of those who sent flowers, cards, or donations so you can acknowledge them later. This task can be delegated to a trusted family member if needed.

**Handle a Letter of Intent, If One Exists:** A Letter of Intent is not a legal document. It is a personal letter in which a person shares their values, life lessons, and hopes for those they leave behind. If your loved one left one, arrange to share it with the family.

## Phase Four: Administrative Tasks

This phase covers the practical notifications and account changes that need to happen in the weeks following the death. Work through these systematically and keep records of every communication.

**Obtain Certified Death Certificates:** You will need multiple certified copies. In Alabama, these can be obtained through the funeral home or directly from the Alabama Center for Health Statistics. Expect to pay approximately \$15 per certified copy.

**Notify Key Institutions:** Work through the following contacts in the weeks after the death:

- **Social Security Administration.** (ssa.gov or 1-800-772-1213) If your loved one was receiving benefits, those payments must stop. Overpayments, including a payment received for the month of death, may need to be returned. A surviving spouse or minor children may be eligible for a one-time death benefit of \$255 and ongoing survivor's benefits.
- **Medicare, if applicable.** Social Security will typically notify Medicare of the death. If your loved one was enrolled in Medicare Part D, Medicare Advantage, or a Medigap policy, contact those plans separately to cancel coverage.
- **Life insurance companies.** Claim forms will need to be filed. You will need to provide the policy number and a certified death certificate.
- **Health insurance company or employer.** End coverage for the deceased, but confirm that any dependents who need continuing coverage are transitioned appropriately.
- **Homeowner's and automobile insurance.** Note that notifying a homeowner's insurance company that the property will be unoccupied may affect the policy. Discuss this carefully with the insurance agent before proceeding.
- **Veterans Affairs, if applicable** (va.gov or 1-800-827-1000)
- **Mortgage lender or landlord**
- **Utility companies**
- **Banks and financial institutions**
- **Credit card companies.** Cancel cards held solely in your loved one's name. Monitor statements to confirm no unauthorized charges continue after the account is closed.
- **Credit bureaus.** Report the death to Equifax, Experian, and TransUnion as soon as possible to prevent identity theft and flag the credit file as deceased. Follow up four to six weeks later to confirm the file has been properly updated.
- **Department of Motor Vehicles,** to cancel the driver's license
- **Streaming and subscription services**

**Locate and Review Insurance Policies:** Contact each insurance company to understand the claims process for that particular policy. For annuities, the named beneficiary should speak with a legal or tax professional before selecting a payout option, as the choice can have significant tax consequences.

**Digital Assets:** Securing your loved one's online presence is increasingly important. Gather passwords and devices that may contain relevant information. Cancel or memorialize social media accounts according to each platform's policy. Cancel email accounts, streaming subscriptions, and other online services. If your loved one held cryptocurrency or other digital assets, note that accessing these typically requires private keys and may require specialized assistance.

## Phase Five: Legal and Probate Matters

**Contact the Estate Planning Attorney:** Your loved one's estate planning attorney can provide copies of relevant documents and help guide the person responsible for settling the estate through what comes next. Under Alabama law, you are also free to work with an attorney of your own choosing.



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When you contact Heircraft Planning, we can review the estate plan, explain what documents are in place, and help identify the appropriate next steps for your situation. Whether or not a probate proceeding is required will depend on how assets were titled and what planning was done ahead of time.

**File the Will with the Probate Court:** If your loved one left a will, it may need to be filed with the probate court in the county where they resided. An estate planning attorney can help you determine whether opening a probate proceeding is necessary given the specific assets and circumstances involved. The Probate Court requires that you have an attorney probate the will.

- If there is no will, Alabama's intestacy laws will determine how assets are distributed, and the probate court will appoint an administrator to oversee the process.
- If you are unsure where to begin or have questions about whether probate applies to your situation, the team at Heircraft Planning is available to help. We can walk you through how the process works and connect you with the right resources for your circumstances. Reach us at (251) 398-0081 or visit [heircraftplanning.com](http://heircraftplanning.com).

**Notify Creditors:** Under Alabama law, the personal representative of the estate is generally responsible for notifying creditors of the death. There are specific procedures and timeframes that apply to this process. An attorney can help ensure these steps are followed correctly.

**Understand Debt Responsibility:** Debts held solely in the deceased's name are generally not the personal responsibility of surviving family members, unless they co-signed the debt. Those debts may be paid from estate assets through the probate process, but surviving family members are typically not personally liable. If you receive calls claiming otherwise, verify any claim with official written documentation before responding.

## Phase Six: Financial Accounts & Beneficiary Designations

**Review Account Titling:** How an account is titled determines what happens to it at death. Accounts titled solely in the deceased's name with no beneficiary designation will generally need to go through probate. Accounts with a payable-on-death (POD) designation or a named beneficiary can typically transfer directly to that individual without probate.

**Retirement Accounts (IRAs, 401(k)s, and Similar):** The rules for inheriting retirement accounts differ significantly depending on whether the beneficiary is a surviving spouse or a non-spouse. Rolling over these accounts may have tax consequences. Before making any elections or initiating rollovers, speak with a qualified tax professional. Once assets have transferred, the new account holder should update their own beneficiary designations.

**Retain One Account in the Deceased's Name:** Consider keeping one bank account open in your loved one's name for at least a year after the death. Small refunds, final paychecks, or other residual payments may arrive over time and will need a place to be deposited.

**Contact a Financial Advisor:** A financial advisor can help you assess the value of inherited assets, understand your options, and think through longer-term planning. This is especially important if the surviving spouse will need to restructure their own financial picture going forward.

## Phase Seven: Tax Considerations

Tax matters following a death can be more involved than families expect. Engaging a qualified tax professional early in the process is worthwhile.

Key items to address include:

- Filing the final income tax return for the deceased, covering income earned from January 1 through the date of death
- Determining whether a federal estate tax return (Form 706) is required. For 2026, this generally applies to estates exceeding \$15 million. If required, the return is typically due within nine months of the date of death.
- Keeping monthly bank statements for all accounts that reflect balances as of the date of death, as these may be needed for tax purposes
- Reviewing whether any tax elections must be made within specific timeframes, as some elections cannot be made after the applicable window has closed

### A Note on Scams

Families managing an estate are sometimes targeted by fraudulent calls or letters claiming that the deceased owed money. Verify any debt claim with official written documentation before responding or making any payment. Legitimate creditors will be able to provide that documentation. If something feels wrong, pause and consult an attorney before taking action.

## Looking Ahead: Your Own Estate Plan

One thing that often becomes clear during this process is how much the presence or absence of planning affects what a family goes through. If your loved one had a well-organized plan in place, you are likely experiencing that benefit right now. If they did not, you are experiencing that as well.

Either way, this is often a meaningful time to review your own plan. Beneficiary designations, powers of attorney, and the people named in your documents may all need to be revisited after a significant loss. Under Alabama law, changes in family structure can affect how certain provisions are interpreted, and keeping documents current is part of making sure your plan works the way you intend.

If you would like to review your estate plan or simply learn more about how the process works, we are happy to have that conversation.

*Disclaimer: This guide is for general informational purposes only and is not legal or financial advice. Laws and procedures vary by state and individual circumstance. For guidance specific to your situation, please consult a qualified attorney.*



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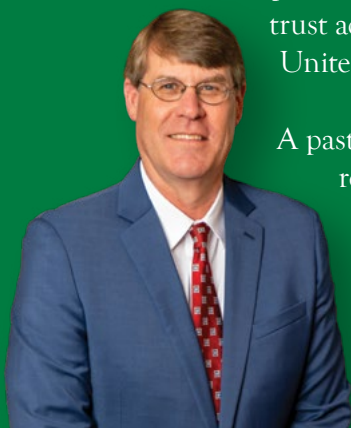


## Mark Eiland

**J.D., LL.M. in Taxation**  
**President of Heircraft Planning**

With over 25 years of experience in estate planning, Mark offers trusted guidance to families navigating the transfer of wealth, values, and legacy. He provides strategic counsel through every stage of life, helping clients plan with clarity and confidence.

Mark holds a finance degree from the University of Montevallo, as well as a Juris Doctor and Master of Laws in Taxation from the University of Alabama School of Law. In addition to his legal practice, he previously managed a regional bank trust department, giving him a broad and practical perspective on estate planning and trust administration. He is admitted to the Alabama Bar, the Florida Bar, the United States Tax Court, and all Federal District Courts in Alabama.



A past president of the Alabama Bankers Association Trust Section, Mark remains actively involved in multiple estate planning councils. He also serves on the boards of the Alabama Coastal Foundation, the University of Montevallo Foundation, and Junior Achievement of Mobile. A committed community advocate, he has been a longtime volunteer with the Boy Scouts of America.