If estate planning is already in place, it is always advisable to contact the attorney and inform him or her about your loved one’s health status. That prompts the attorney to update the file to reflect any changes in the law that occurred since executing the documents. Updating amendments to the documents insures that your loved one has the most current document available.

If no estate planning is in place, it would be good to contact an estate-planning attorney to help implement documents that will help in transition. This would include but not be limited to:

- **Health Care Directive**, which allows your loved one to state in advance his or her wishes regarding the use of life-prolonging procedures.
- **Durable power of attorney(s)**, which names an agent to make medical decisions if necessary, and/or names an agent for financial matters.
- **Will**
- **Living Trust** helps heirs avoid probate court and provides for secrecy of trust provisions
- **Documents titling assets** in the name of the Living Trust, if one is created.
DOCUMENTS NEEDED IN THE EVENT OF DEATH
Gathering documents needed with the help of your loved one, if possible, will simplify the tasks of the family after death. This is a suggested list of what might be needed:

- **Original Will:** The latest will which has been executed will be needed. Usually only one original will is executed.
- **Living Trust and Amendments:** There are normally several trusts executed. An executed trust and any subsequent amendments to that trust are needed.
- **Account Statements:** The latest monthly statements of assets are needed. They might include brokerage statements, bank statements, annuity statements, and mutual fund statements.
- **Security Certificates:** Stocks, bonds, certificates of deposit.
- **Deeds** to real estate
- **Vehicle Titles:** This includes car titles, boat titles, boat trailer titles, boat motor titles, RV titles.
- **Life Insurance Policies**
- **Income Tax Returns** for the last three years if possible.
- **Prenuptial Agreement**, if any.
- **Military Discharge Papers**, if any
- **Personal Effects Letter** detailing items to be distributed to people after death. It must be signed and dated by your loved one to be binding.
- **Death Certificate** of a deceased joint owner on an asset. If no certificate can be found, a new one can be obtained from the Bureau of Vital Statistics of the county of the deceased person’s residence or from the funeral home.
TITLING OF ASSETS
Stocks and bonds that are held in at a brokerage for safekeeping help simplify dealing with the securities.

Any assets titled in a deceased person’s name alone will need to be processed through the probate court.

Consider titling all assets in a Living Trust, which will ease the transfer of assets after death and avoid probate court.

Sometimes joint ownership is appropriate and sometimes it is not. Please consult your attorney for advice on this point.

On vehicles, if the title is issued in Missouri, consider using a “TOD” (Transfer on Death) registration, naming a beneficiary of the vehicle. This can be accomplished at a Department of Revenue office. The patient’s signature will be required.

Check all beneficiary designations to be sure they are consistent with your estate planning. Consult with your attorney about what the designation should be.

OTHER INFORMATION NEEDED
There is information needed which would be helpful to gather with the help of your loved one which will ease the transition after death. The following is a suggestion of the type of information that may be needed:

• **Patient Information:**
  - Social security number
  - Date of birth
  - Year patient moved to Missouri or Illinois
  - Occupation (even if retired)
  - Father’s name
  - Mother’s maiden name

• **Deceased Spouse Info:**
  - Date of death
  - Social security number (can be found on past joint income tax returns)

• **Beneficiary Information:** beneficiaries of Will or Trust.
  - Name
  - Address
  - Social security number
  - Relationship to patient
• **Heirs’ Information:** If there is any probate necessary, the Court requires the following about each heir at law (ask your attorney who your heirs at law are):
  - Name
  - Address
  - Relationship to patient
  - Birth date, if under age 18
  - Last four digits of social security number

• **Employment Benefits:** Check with your loved one’s employer (or former employer if retired) to see what benefits might be available. These might be: life insurance, extended health benefits for survivors, and qualified plans (Profit Sharing Plan, Pension Plan, Thrift Plan, 401(K) plan, TIAA/CREF, VALIC, Savings Investment Plan, ESOP).

• **Social Security Benefits:** Visit a Social Security office (call 1-800-772-1213 to find the office near you) to inquire about what post-death benefits are available to family members, including the surviving spouse and children under the age of 18 (age 19 if still attending high school).

• **Safe Deposit Box:**
  - Location of box
  - Location of key
  - Name(s) of co-owner(s) (If patient is sole owner, box can only be entered with a probate court order after death.)
  - Contents of the safe deposit box—consider reviewing the contents and discarding outdated documents such as life insurance policies no longer in force or deeds to real estate already sold.

• **Bills to be paid on a monthly or quarterly basis,** such as mortgage payments, car loans, estimated income tax payments, etc.

• **Cost Basis of Gifted Assets:** When an asset is gifted, it retains the donor’s (person who gifts) original cost basis. If your loved one has gifted assets, ascertain the cost basis from the donor. The donee (person who receives the gift) will need the cost basis at the future sale of the asset.

• **Death Certificates usually required:** Generally the family orders five (5) death certificates, keeping in mind the following:
  - One is needed for each life insurance company (if there are multiple policies with one company, only one death certificate is needed).
  - One is needed for filing Federal Estate Tax Return if necessary. (Check with your attorney about whether a Federal Estate Tax Return will need to be filed.)
  - Additional death certificates can be ordered at a later date from the Bureau of Vital Statistics of the county of residence of the patient.
• **Funeral Benefits:**
  - Social Security Death Benefit—available to a surviving spouse. Often funeral homes will collect and apply to the funeral bill.
  - Veteran’s Death Benefit—If the patient is a veteran, to determine if there are any benefits available, call 1-800-827-1000 or go online to www.va.gov. See pp. 13-14 for more info.

** An excellent aid in gathering information is a book entitled When I Leave and You Are Left by Mary M. Drakesmith and Jane R. Moerschel who live in St. Charles, Missouri. The ISBN# is 0-9655020-7-4. It is a guide to be filled out with information that survivors will need after a death. A portion of the proceeds of the book will be donated to cancer research.

**FINANCIAL TIPS**
- Have your loved one’s social security and pension checks directly deposited into his or her bank account.
- Open a joint bank account with your loved one, and/or
- Become a payee on your loved one’s social security check (authorizing you to cash the check on their behalf).
- Talk to your loved one regarding important financial matters, such as life insurance or pre-paid burial policies, safe deposit boxes, annuities, certificates of deposit, etc.