

The best time to prepare for the end is before the end actually happens. Death challenges the living, and bureaucracy adds to the challenge. A bit of timely preparation can smooth the way, and this friendly advice, gleaned from experience, may make the task a bit easier.

If you would like an electronic copy of this list and instructions, download the WORD file at www.gayleforce1.com/what-to-do-when. The document is in a WORD format so you may customize it for your family.

Today, get organized.

1. Assemble all important documents in a central, secure location, and tell your family where that location is. Keep the originals in a fireproof safe at home, and a copies in the safe deposit box. Add family names to your safe deposit box, and tell them where you keep the key.

These essential documents should include but not be limited to the following:

- Will (s)
- Living Will, Power of Attorney, Health Care Power of Attorney
- Marriage Certificate
- Birth Certificate(s)
- Deeds to any and all Real Property - your house, rental property, vacation homes, burial plot(s)
- Personal Property Titles – cars, trucks, RV, boats, planes, motorcycles, golf cart, ATVs
- Copy of Personal Property Taxes for the real property, house and personal property
- investment company/brokerage/financial adviser, all account numbers, all contact information
- Insurance copies and carrier contact information for cars, home, and personal property
- Bank account(s) information: joint and single
- A list of which bills are paid automatically online. This is extremely important, some bills could go into default.
- If a veteran – DD-214
- Credit card (s) information
- Location and inventory (including amount of original purchase) of any fine jewelry, guns, or other valuable collections
- A Digital Will that includes passwords and other important digital details to settle your affairs.
Be sure to include the following:
 - Passwords to your computers
 - PIN codes or passwords for your tablets and smartphones
 - Voicemail PIN
 - Bank PINs and account numbers
 - Loyalty cards, membership numbers for accounts such as Amazon, EBay, etc.
 - Medical IDs and insurance numbers
 - WiFi passcodes
 - Recurring subscriptions, and which cards pay for them
 - Email account and password.
 - Social media accounts - to post passing, if appropriate, or to close.

2. Include Funeral Considerations:

- Select a funeral home as soon as possible. Cotton or Pollock's Best Funeral Home are good options in New Bern.
- Know funeral wishes. Planning the funeral is very emotional and can be very expensive. Talk about this beforehand and record what each wants. Do you want to plan the funeral, write a personal obituary?

Important things to know:

- House deed trumps the will.
- Any joint or brokerage accounts with right of survivorship trumps will.
- Beneficiary assignment trumps the will.
- How a personal property title is written is important. Check with your attorney for specific legal details. For example:
 - If a vehicle is titled JTW – (Joint Title With), then the vehicle automatically goes to the other person on the title.
 - If a vehicle is in one person's name only and it is willed to another, then the inheritor will have to retitle the vehicle and pay for new tags. (about \$95)
 - If vehicle is in both names, and the will specifies that the deceased bequeaths his/her half to the other, then the inheritor will still need to retitle, and remove the deceased's name, but can keep the same tags.

In the event of a spouse or loved one's death:**WHAT YOU NEED TO DO AND IN THE ORDER YOU NEED TO DO IT**

1. Order the death certificates from the funeral home. To determine how many death certificates you will need, count the mutual funds, IRAs, annuities, etc. Although many financial institutions no longer require an original and will work from a copy or uploaded PDF, it's best to get too many than to have to order more.
2. Get the original, notarized will. (You'll need to present the death certificate if it is at your attorney's office). If you have a trust, you won't need to go to Probate, but you will need to bring a notarized copy of the trust to your bank(s). If you don't have a trust, you will need to go to Probate with the tax values of your personal property. Get those from the Craven County Tax office at 226 Pollock St L2, New Bern, NC, (252) 636-6605.
3. Go to New Bern Clerk of Court Office, Estates Section located at 302 Broad St, New Bern, NC, (252) 639-3000. (When you face the courthouse – it is off the corridor between the Courthouse and the building to the left. Go to the Estates section, first door to the left.) This is where you file probate. Show them copy of the will, death certificate and personal property tax values. Probate can take from 3 months to 1 year, depending on your personal situation, the amount of personal property and the way the will is written. You can do it yourself, but if it seems too complicated or you are emotionally exhausted or too busy, hire a probate attorney. Probate can be complicated, but be patient and ask questions. The probate clerks are very helpful. An appointment is recommended, but not required if you can wait.
4. Next, go to the Social Security Office located at 1420 McCarthy Blvd, New Bern, NC, (800) 772-1213. It will be faster if you have phoned ahead for an appointment, but if you don't mind waiting for about an hour, you don't need an appointment. Show the clerk the death certificate, and the marriage certificate to claim Social Security benefits. You may need your birth certificate for proof of identity.
5. If your spouse was a veteran, file for spousal benefits at Veteran's Administration, 2402 Doctor M.L.K. Jr Blvd, New Bern, NC, (252) 636-661. Call ahead to verify location.
6. Bring the death certificate (and copy of the trust, if you have one, to your bank(s) get the joint account(s) transferred to your name and your loved one's name removed. Check for any individual

account in his/her name.

7. The DMV is located at 2106 Neuse Blvd, New Bern, NC, (252) 514-4734. Transfer the title(s) of any vehicle(s) to your name. They will make a copy of the death certificate and the probate filing documentation. A faster option for New Bern DMV is the Bayboro DMV, 13451 NC-55, Bayboro, NC 28515, (252) 745-0695. They are not crowded, efficient and the process can be much faster.
8. Notify your Financial Investment Company of your loved one's passing. Any beneficiary designation is fulfilled immediately. The company will need a copy of death certificate.
 - a. Vanguard accepted an electronic copy of the death certificate, but some may require an
 - b. Original (raised seal) copy of the death certificate. Each will have its own forms and procedures.
 - c. You will also need to know what the accounts are worth at the time of your loved one's passing for tax purposes.
 - d. If you sell any stocks, keep a record of the price of each stock on the day you inherited it, the number of shares, and the cost per share because you'll have to pay taxes if you make a profit. The investment house and/or your financial manager can help you with these figures.
9. Notify the credit card company of any joint credit cards. Know whether the credit card is in both of your names or whether it is in the deceased's name and you are an authorized user. If you are an authorized user, then the account will be closed and you will need to open an account for yourself. Again, know whether any bills are paid through the credit card, because after the account is closed, the bills will be in default. If there are individual credit cards in your spouse's name, close these account.
 - a. Notify the three credit reporting agencies. Social Security will send out a death notice, but if you want to head off any identity theft, do it yourself.
 - b. You may also want to place a credit freeze on the canceled cards.
10. Inform the insurance companies for homeowners and auto insurance. Be sure to include any other personal property such as boats, planes, RV, golf carts, etc. These accounts will have to be rewritten in your name.
11. Call Tideland and report the death. If the Tideland account is held by the deceased, Tideland Electric will reimburse the survivor when the account holder dies and the account is closed. HOWEVER, if both names are on the bill, the account remains active, and Tideland does not reimburse.
12. If the Suddenlink bill is in both names, and you are an authorized user, remind the agent of that when you inform Suddenlink of the death. If your name is not on the account, Suddenlink will cancel the account, set up an appointment for a technician to check the equipment, then issue you a new account. This will usually take a week, so, save this step for last. You will be without service for that intervening period.
13. Above all, hang in there – this an extremely emotional time. Estate closing is a bureaucratic process. It cannot all be completed in one or two days. Be patient and be good to yourself. It is crucial that you give yourself time to grieve. Lean on your family and good friends when you need emotional support.

Gayle Albertini and Cindy Pellegrini