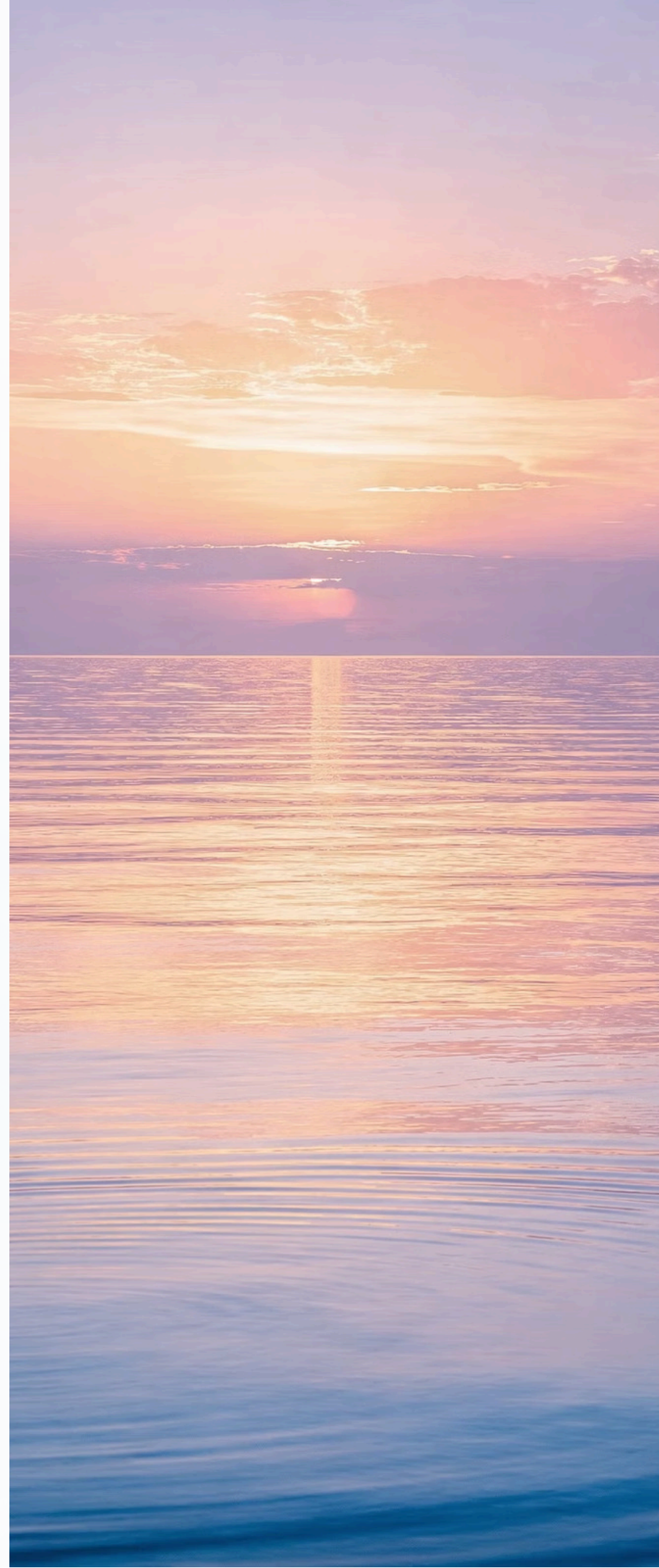


# After Care Guide: Navigating Life After Loss

The loss of a loved one brings profound grief that often intensifies after the funeral, when friends and family return to their daily lives. During this difficult transition, you're faced with the challenging task of settling your loved one's affairs while processing your own emotions. This comprehensive guide is designed to support you through the practical steps ahead, providing clarity during a time when making decisions can feel overwhelming. While this information serves as a helpful roadmap, it's not a substitute for professional legal, financial, or other expert guidance you may need. We're honored to walk alongside you during this journey.



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# Expressing Gratitude During Grief

One of the first tasks many families face is acknowledging the support they've received. Sending thank you notes is both a practical necessity and a meaningful way to honor those who stood by you during your darkest hours. These notes should be sent to everyone who sent flowers, brought meals, made memorial donations, or provided emotional and spiritual support.

Writing these notes doesn't need to be elaborate. Simple, heartfelt expressions of gratitude are most appreciated. Consider phrases like "Thank you for your sympathy and kindness," "We deeply appreciate your expression of sympathy," or "Thank you for the beautiful floral arrangement in honor of [name]." For memorial donations, you might write: "We appreciate your thoughtful donation to [organization] in memory of [name]."



## Signing Your Notes

You may sign on behalf of the entire family by writing "The Family of [name]" to include all members without listing each individually.

# Property and Real Estate Matters

## Update Real Estate Titles

Contact your county's property appraiser office to transfer ownership of any real estate. You'll need certified copies of the death certificate and may need to work with an attorney to properly transfer the deed.

## File Death Certificate at Clerk of Court

Recording the death certificate with your local Clerk of Court creates a public record that helps prevent identity theft and fraudulent use of the deceased's name on property transactions.

## Apply for Tax Exemptions

If you're a surviving spouse or disabled, you may qualify for special property tax exemptions including Widowed Person, Disability, or Homestead Exemptions. Contact your county property appraiser to explore these benefits.

## Update Vehicle Titles

Transfer ownership of all registered vehicles including automobiles, mobile homes, boats, RVs, and motorcycles. Visit your local DMV office with the death certificate and vehicle titles. Florida DMV: 1-850-617-2000

# Managing Insurance Policies and Claims

Insurance matters require prompt attention to ensure you receive all benefits available to you and to prevent unnecessary premium payments on certain policies.

01

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## Initiate Life Insurance Claims

Contact the life insurance company immediately to begin the claim process. You'll need multiple certified copies of the death certificate. Claims typically take 30-60 days to process once all documentation is submitted.

03

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## Review Credit Life Accounts

Many loans and credit cards include credit life insurance that pays off the balance upon death. Check all accounts and file claims where applicable.

02

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## Check Employment Group Benefits

Contact the deceased's employer or human resources department to inquire about group life insurance benefits, which are often overlooked but can provide significant financial support.

04

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## Update Your Own Policies

Notify your auto, home, flood, and health insurance providers about the death. Update beneficiaries on your own life insurance policy and adjust coverage as needed for your changed circumstances.

# Financial Accounts and Benefits

Settling financial affairs involves multiple steps across various institutions. Taking these actions systematically will help ensure you receive all benefits owed and properly transfer or close accounts.



## Social Security Administration

Call 1-800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov) to report the death and apply for survivor benefits. A surviving spouse may be eligible for benefits, and a one-time death benefit of \$255 may be available. Bring the death certificate, Social Security numbers, and marriage certificate to your appointment.



## Employer Benefits

Contact the deceased's employer to inquire about final paychecks, unused vacation pay, 401(k) plans, and pension benefits. Ask about survivor/pension benefits, workers' compensation, civil service, or railroad retirement benefits if applicable.



## Banking and Investments

Update ownership on all bank accounts, stocks, bonds, CDs, mutual funds, IRAs, and annuities. Joint accounts typically transfer to the surviving owner, but individual accounts require probate or beneficiary designations to access.

# Credit and Identity Protection

Protecting your loved one's identity after death is crucial to prevent fraud. Taking these steps promptly can save you significant stress and complications later.

- **Cancel Individual Credit Cards**

Close all credit cards held solely in the deceased's name. Check each for credit life insurance that might pay off balances.

- **Update Joint Credit Accounts**

For jointly held cards or cards where you were an authorized user, notify companies and decide whether to remove the deceased's name or close the account.

- **Alert Credit Bureaus**

Contact all three major credit reporting agencies to place a "deceased alert" on the person's credit report to prevent identity theft.

- **Cancel Direct Transactions**

Stop any direct deposits going into the deceased's accounts and cancel all automatic payments to prevent overdrafts and complications.



## Credit Reporting Agencies

- **Equifax:** 1-800-685-1111  
[www.equifax.com](http://www.equifax.com)
- **Experian:** 1-800-357-3742  
[www.experian.com](http://www.experian.com)
- **Trans Union:** 1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

# Honoring Military Service: Veterans Benefits

If your loved one served in the United States military, they may be eligible for special burial benefits and honors that recognize their service to our country.

1

## Receive the Flag

The funeral home will provide an American flag that was used during the service. This flag is presented in honor of your loved one's military service and sacrifice.

2

## Preserve the Memory

Consider purchasing a flag case to properly display and protect this meaningful symbol. Many families choose to display it in their home as a lasting tribute.

3

## Apply for Burial Benefits

Veterans may be eligible for burial benefits including burial in a national cemetery, a headstone or marker, and a burial flag.

Visit

<https://floridavets.org/benefits-services/> or contact the VA to learn about available benefits and how to apply.

# Legal and Tax Considerations

Addressing legal and tax matters properly ensures compliance and can help maximize benefits for survivors. Professional guidance is often valuable for these complex areas.



## Estate Planning Documents

Update your own Will or Trust to reflect your changed circumstances. Consider consulting with an estate planning attorney to ensure your wishes are properly documented and your beneficiaries are current.



## Tax Returns and Obligations

File the deceased's final IRS tax return and notify your accountant or tax consultant. The final return covers income from January 1 through the date of death. Estate taxes may also apply depending on the estate's value.



## Official Registrations

Cancel the deceased's driver's license with the DMV and voter's registration with your county Supervisor of Elections. These actions help prevent identity theft and ensure accurate government records.

# Additional Services and Support

Beyond the essential tasks, several additional services can provide comfort and help you prepare for the future.

## Death Certificates

Receive death certificates from the funeral home and order additional certified copies as needed. Most institutions require original certified copies, and you'll likely need 10-15 for various purposes.

## Memorial Keepsakes

Consider ordering memorial items such as thank you cards, prayer cards, memorial bookmarks, or a tribute DVD to preserve memories and share with family members.

## Pre-Planning for Yourself

Schedule an appointment with a pre-planning counselor to discuss your own funeral arrangements. Pre-planning relieves your family of difficult decisions during their time of grief and ensures your wishes are honored.



# Important Contact Information

Keep this reference guide handy as you work through settling your loved one's affairs. These organizations can provide essential support and guidance.

## Social Security Administration

**Phone:** 1-800-772-1213

**Website:** [www.socialsecurity.gov](http://www.socialsecurity.gov)

To locate your nearest office

## Medicare

**Website:** [www.medicare.gov](http://www.medicare.gov)

For questions about benefits and coverage

## Florida Department of Motor Vehicles

**Phone:** 1-850-617-2000

**Website:** [www.dmvflorida.org](http://www.dmvflorida.org)

For vehicle title transfers

## Florida Veterans Benefits

**Website:** <https://floridavets.org/benefits-services/>

For information on veterans burial benefits and services

## Lee County Supervisor of Elections

2480 Thompson Street

Fort Myers, FL 33901

**Phone:** 239-533-8683

**Email:** [elections@lee.vote](mailto:elections@lee.vote)

**Website:** [www.lee.vote](http://www.lee.vote)

## Charlotte County Supervisor of Elections

Charlotte Co. Historic Courthouse

226 Taylor Street

Punta Gorda, FL 33950

**Phone:** 941-833-5400

For additional assistance with pre-planning and estate matters, contact Dawn Fields at [www.AdvancedPlanningFL.com](http://www.AdvancedPlanningFL.com)



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