2026 · LOSS OF A LOVED ONE

TCM | WEALTH ADVISORS™

Losing a loved one is incredibly difficult. While many decisions can wait, there are a few important steps that may need attention in the days following their passing.

TAKE TIME FOR YOURSELF AND YOUR FAMILY

- ☐ **Lean on family, friends, and your support network** during this difficult time.
- ☐ **Remember that many financial and legal matters** can be addressed later.

TAKE CARE OF IMMEDIATE ARRANGEMENTS

- ☐ **Contact a funeral home** or memorial service provider to begin making arrangements.
- ☐ **Locate any funeral or burial instructions,** if your loved one documented their wishes in advance.

OBTAIN OFFICIAL DOCUMENTATION

- ☐ **Request 10+ certified copies of the death certificate,** which will be needed when notifying financial institutions and transferring accounts.
- ☐ **Locate important identifying information,** such as Social Security number, date of birth, and place of birth.

SECURE PROPERTY AND IMPORTANT ITEMS

- ☐ **Ensure the home, vehicles, and other property are secure,** including any safes or storage units.
- ☐ **Locate important documents,** such as wills, trusts, insurance policies, and financial account information.

NOTIFY KEY ORGANIZATIONS

- ☐ **Confirm that the Social Security Administration has been notified** and ask about any remaining benefit payments.
- ☐ **Inform your loved one's employer,** if they were still working.
- ☐ **Contact life insurance companies to begin the claims process,** if applicable.

COORDINATE WITH TRUSTED ADVISORS

- ☐ **Locate contact information for and notify your loved one's financial advisor, attorney, and tax professional,** if applicable.
- ☐ **Identify the executor or personal representative** responsible for managing the estate.

KEEP RECORDS

- ☐ **Document important conversations and steps taken,** including institutions contacted and next steps.

This to-do item may be higher priority or more time-sensitive than others.

© fpPathfinder.com. Licensed for the sole use of Jonathan Torrens of TCM Wealth Advisors. All rights reserved. Used with permission. Updated 08/01/2026.

Jonathan Torrens, CFP®

TCM Wealth Advisors
66 South Miller Road, Suite 202, Fairlawn, OH 44333
330-836-7000 | info@tcmwealthadvisors.com | tcmwealthadvisors.com

This guide is for general educational purposes only and is not tax, legal or investment advice. Rules change, so please confirm current rules and consult a qualified professional about your situation. TCM Wealth Advisors is an investment adviser registered in the State of Ohio. Our Form ADV Part 2A and 2B is available at tcmwealthadvisors.com.