

What to do when someone dies

It can be a very emotional time when a loved one dies. Unfortunately, it often falls on the family or loved ones to make arrangements and inform all the necessary people. We've put together this checklist to help you through the process one step at a time.

Firstly, take immediate steps to protect the well-being of family and dependents.

Who do you need to notify?

There are some people that you should notify immediately when someone dies. It's also important to stop services that are no longer required such as regular deliveries or home care. Here is a list of some of the people and organisations you may need to contact.

	Organisation	Contact number	Your notes (for example account or membership numbers, date notified)
<input type="checkbox"/>	Australian Electoral Commission	132 326	
<input type="checkbox"/>	Australia Post / Mail redirection		
<input type="checkbox"/>	Australian Taxation Office	132 865	
<input type="checkbox"/>	Bank or credit union		
<input type="checkbox"/>	Centrelink and child support	132 300 or 131 272	
<input type="checkbox"/>	Departments of Veterans' Affairs	133 254	
<input type="checkbox"/>	Employer		
<input type="checkbox"/>	Funeral Insurance / Funeral Bond		
<input type="checkbox"/>	Health professionals		
<input type="checkbox"/>	Insurance providers		
<input type="checkbox"/>	Landlord or Real Estate Agent		
<input type="checkbox"/>	Medicare	132 011	
<input type="checkbox"/>	Superannuation fund		
<input type="checkbox"/>	Telecommunication providers		
<input type="checkbox"/>	Utilities		
<input type="checkbox"/>	Vehicle registration office		

Are you the executor of the Will?

As an executor of the Will, these are some of the tasks that you may be responsible for:

Steps	More information
<input type="checkbox"/> Locate the last Will	<ul style="list-style-type: none">• This may be found in a safe place at home, held by a trustee company or stored at a bank or law firm
<input type="checkbox"/> Check the validity of the Will	<ul style="list-style-type: none">• If necessary, apply for a grant of probate. The grant of probate is a legal document that authorises the executor(s) of an estate to manage the distribution of assets according to the provisions set out in the Will.• Has the deceased been married or divorced since the Will was executed? If so, this may change the beneficiaries of the estate.• Consider the capacity of the surviving spouse and any beneficiaries – are they able to make financial decisions?
<input type="checkbox"/> Identify funeral directions	<ul style="list-style-type: none">• Check to see if there are any directions for the funeral arrangements specified in the Will.• A funeral director will guide you through the process of organising a funeral. Most funeral directors will help you to:<ul style="list-style-type: none">– transfer the deceased to the funeral home– register the death with the Registrar of Births, Deaths and Marriages– collect the medical certificates and registration of death.• You may be able to arrange payment of the funeral from the deceased's bank account. Discuss available payment options with the funeral director and/or the bank.
<input type="checkbox"/> Notify family and estate beneficiaries	<ul style="list-style-type: none">• Notify the deceased's family, friends and business associates of the death.• Contact the beneficiaries named in the Will.
<input type="checkbox"/> Protect assets held within the estate	<ul style="list-style-type: none">• This may include securing any property, taking an inventory of the deceased's possessions or informing banks and financial institutions of the death.• Locate and manage the care of any pets, check the Will for any instructions.• Real estate can be made ready for market, but a property cannot be sold until probate has been granted.• Make sure there are insurance policies in place over home, contents, vehicles.
<input type="checkbox"/> Arrange for the distribution of assets	<ul style="list-style-type: none">• Arrange for the collection and distribution of assets, property and belongings in accordance with the Will.• Did you know that superannuation benefits are not necessarily paid to the estate and therefore may not be governed by the terms of the Will? It is important to check if there has been any nomination (either binding or non-binding) made by the deceased to the superannuation fund.
<input type="checkbox"/> Finalise tax matters and keep estate records	<ul style="list-style-type: none">• Ensure all tax matters, such as previous years' final individual or estate period returns, are finalised.• Keep records of financial transactions that occur during the estate administration. Retain important documents such as Probate, contracts, sale records, Capital Gains Tax information.

AET is here to help

AET Executor Assist

Executor Assist is a premium service designed to help you with all the executor tasks while you keep full control over the estate process. We can help you with specific tasks, such as obtaining Probate, or provide a full administration service.

Appointing AET as the executor of the estate

Did you know AET can manage the estate in your place?

If you've been nominated as executor but don't believe you're able to fulfil all the required duties, you're under no obligation to accept the appointment. AET can take over the legal responsibility and complete the estate administration in your place.

Your Will and estate plan

When you receive an inheritance, or your circumstances change, it is appropriate to consider whether you ought to change your own Will and estate plan. If you don't have one, or would like to update your Will, our estate planning lawyers can help.

Depending on your circumstances, an estate plan may incorporate provisions for:

- **nominating someone to act on your behalf** if you are unable to manage your own affairs – a financial or medical power of attorney or an advance care directive
- creating trusts or other **structures for tax purposes** or to protect assets
- specifying arrangements for the **smooth transfer of business interests**
- **ensuring structures you control**, such as a family trust, family companies or superannuation funds, pass to the control of people you choose and trust
- **protecting and providing for loved ones** with a disability or special needs, including young children
- **protecting your children's inheritance** from claims by their creditors or claims resulting from any future relationship breakdowns
- **a charitable giving program**, whether it is a one-off donation, charitable trust or foundation such as a private ancillary fund.

For more than 130 years we've been helping Australians build, manage, protect and transfer their wealth to give them peace of mind about their financial future.

For more information on our executor or estate planning services, please call us on **1800 882 217** or speak to your adviser.

