

A close-up photograph of a bouquet of pink flowers, possibly alstroemeria, resting on a grey, textured rock. The background is a soft-focus green field.

# AfterLight

## The Complete After Loss Guide

Have you just lost a loved one and don't know what to do? Here's your step-by-step guide.

[MYAFTERLIGHT.COM](https://myafterlight.com)

# Meet our Founder, Rachel

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Some days I feel like a real-life Little Orphan Annie whose life should be subtitled "Death Becomes Her." (I'm joking! Sort of.)

Growing up, I used to accompany my father on his house calls and hospital rounds, which gave me a deep understanding of compassion and leaning into hard spaces. When I was 16, my father passed away at the age of 48. A few years later, we moved my grandmother to an assisted living home where she passed shortly after.

Several years later, my mother was diagnosed with cancer and passed away shortly thereafter. Her passing left me with five houses to clean out and sell, as well as her role as caregiver for my uncle. After my uncle passed away, I assumed the role of Co-Executrix of his estate.

Needless to say... I've dealt with a lot of death.

And in these instances — especially the two where I was Executor — there were so many decisions to make and tasks to complete. I vividly remember standing in the parking lot of the bank after spending hours trying to (unsuccessfully) open an estate banking account and thinking to myself, "Why isn't there someone who can help project manage this dumpster fire?!"

Which is how AfterLight came to be. I created this business because this is the service I wish I had available to me then. Many times over, I've been where you are right now. I understand how overwhelming and emotionally taxing it can be.

But you don't have to do this alone. My team and I are here to help you manage the expected and unexpected of end-of-life. Whether you're looking for someone to help legacy plan, or you're dealing with the loss of a loved one and don't know where to start, we have ample experience in taking tasks off your plate so you can free up space to breathe.

Rachel Donnelly, Founder & CEO  
AfterLight

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## After Loss Checklist

### To be completed by family members

- Notify family and friends
- Set up care for any dependents or pets
- Secure homes and cars
- Dispose of food or other perishable items in the home
- Plan funeral, memorial service or celebration of life (keep record of expenses)
- Write an obituary
- Set up an online memorial website (see recommendations below)
- Obtain multiple copies of the death certificate
  - We recommend getting 10-15 original copies
  - Please make sure SS#, DOB, DOD and Birthplace are correct
- Locate and gather important documents and information
- Contact the Social Security office
- Freeze credit cards & place freeze w/ creditors (see digital estate checklist below)
- Notify the Executor of the Will
- Notify broker, attorney, financial planner, accountant, etc.
- Notify the post office and have mail forwarded
- Notify Veterans Affairs
- Contact landlord
- Contact loved one's employer
- Notify life, health, auto, homeowner's insurance agencies
- Access and cancel accounts (see digital estate checklist below)
- Notify DMV/Voter's registration
- Check the contents of any safety deposit boxes (have 2 people present)
- Work with a CPA to file the loved one's income tax returns
- Investigate the following:
  - Social Security Benefits
  - Life Insurance
  - Union Death benefits
  - Veteran's burial allowance and Veteran's benefits
  - Retirement Employee benefits such as IRA accounts, pension, retirement plan, etc.
  - Medical reimbursements and refunds on insurance and/or subscriptions

# AfterLight

## After Loss Checklist

### To be completed under Attorney's guidance

- Review and analyze the Will and/or Trust
- File for Administration of Estate or Probate of Will, if needed
- Evaluate joint accounts and assets (such as bank accounts, real estate, safe deposit boxes, brokerage accounts)
- Complete duties as personal representative/executor of the estate
  - AfterLight can provide practical help to organize, prioritize and complete these tasks (contact us at [rachel@myafterlight.com](mailto:rachel@myafterlight.com))

### Important Things To Remember

This checklist is not all-encompassing and does not include every task or action that may need to be completed based on individual circumstances. Many of these tasks or actions can be completed by family members, however we strongly encourage you to consult with an experienced estate/probate attorney to ensure legal matters are handled appropriately.

It is also important to remember that **you do not have to do all this work on your own. You can hire professionals to help assist the process, including AfterLight. Furthermore, we have an extensive network of professionals to recommend or resource on your behalf.**

To schedule a complimentary consultation regarding our signature After Loss Services, visit [myafterlight.com](https://myafterlight.com).

Disclaimer: Please know that this document/checklist is not a legal opinion, but rather helpful information as of 2022. Please seek appropriate legal advice to apply to your situation.

# Digital Estate Guidelines



According to a recent study, the average online user has 207 accounts. These online accounts, as well as other digital property including hardware, software, tablets, etc., comprise what we refer to as your "Digital Estate." Furthermore, many accounts have extended services within that company (e.g. Amazon). Before you close any accounts, make a list of the following:

- Electronic Devices
- Email/Messaging Services, Social Media Accounts
- Payment/Money Management Information
- Shopping and Video/Movies/Music Accounts
- Online Cloud Storage

Once you've made a list, ask yourself:

1. If I delete/get rid of this right now, what would be the consequences?
2. Does anyone else need it?

For instance, does a surviving spouse use the credit card to pay bills? Are their reward points that have accumulated? So we need to check their email to make sure we've captured all accounts? In other words, please think through possible unintended consequences FIRST before closing accounts.



# Tasks to delegate to anyone asking "How can I help?"

Your friends and family want to help and here are ways they can.



## Household Chores

- Meal planning, grocery shopping and food delivery
- Household help like laundry, cleaning, helping with pets
- Mow the lawn or help with yardwork
- Keeping a detailed list of gifts, flowers, and food being brought by friends to help with thank you notes down the road



## Kids & Family

- Kids and childcare scheduling, play dates, driving, etc.
- Logistics for out-of-town family and friends
- If helpful, ask a family member or friend to stay at your or loved one's home to care for the house, pets, or help with logistics or visitors.



## Research & Information

- Insurance claims and policies
- Financial Planning, benefits, debts and settlements
- Medical help, researching specialists, care options
- Legal and Estate management, probate and settling estate
- Catalogue and organize tangible items (check out [artifacts.com](http://artifacts.com))



## Memorial Planning & Logistics

- Research funeral providers and products via [everloved.com](http://everloved.com)
- Gather and organizing photos (visit [pixorium.com](http://pixorium.com) for help)
- Online announcements, emails updates
- Help writing obituary (consider using [Epilogg.com](http://Epilogg.com) for a free for life page)
- Creating a Farewelling or LifeWeb360 memory page

# HELPFUL RESOURCES & TOOLS



## FUNERAL & MEMORIAL PLANNING

- **Farewelling** - [farewelling.com](http://farewelling.com)
- **Epilogg** - [everloved.com](http://everloved.com)
- **LifeWeb 360** - [lifeweb360.com](http://lifeweb360.com)
- **New Narrative Memorials** - [newnarrative.ca](http://newnarrative.ca)
- **TG Beyond** - [tgbeyond.com](http://tgbeyond.com)

## FREE ONLINE OBITUARY

From creating and sharing events to writing an obituary, **Epilogg** is a great tool as you navigate the loss of your loved one. Visit [epilogg.com](http://epilogg.com)

## URNS & MEMORIAL JEWELRY

**Oaktree Memorials** offers a unique collection of urns, jewelry and other memorials crafted from the highest quality of materials. Visit [oaktreememorials.com](http://oaktreememorials.com) for more info and use code "blackdress" for 15% off at checkout.

## GRIEF SUPPORT

Need grief support that fits your busy life? For less than the price of an hour's therapy, **Help Texts** will text you personalized grief support, all year long. Visit [helptexts.com/blackdress](http://helptexts.com/blackdress) for more info and a special discount at checkout.

## MEMORY & STORY PRESERVATION

- **Artifcts** - [artifcts.com](http://artifcts.com)
- **Keylu** - [keylu.com](http://keylu.com)
- **Pixorium** - [pixorium.com](http://pixorium.com)
- **Promptly Journals** - [promptlyjournals.com](http://promptlyjournals.com)



## Need more help?

Losing a loved one is never easy – and it's even harder when you're trying to navigate what exactly comes next. It can feel like there's an endless list of to-dos when a loved one passes, and that list can be so consuming that it often doesn't leave time for you to grieve.

That's why we offer After Loss Consulting services. Consider us your project manager for all things end-of-life. From completing paperwork to closing accounts, we'll help take tasks off your plate so you can stop wondering what you're supposed to be doing and get back to the things that matter.

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