

When Someone You Love Dies



*A Utah Family's Guide to
Before, During, and After the Funeral*



— CURTIS OLSEN —

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WHEN SOMEONE YOU LOVE DIES

A Utah Family's Guide to Before, During, and After the Funeral

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A NOTE BEFORE YOU BEGIN

This guide is general education, not legal, tax, medical, or financial advice. Laws and circumstances vary. Please consult qualified professionals about your situation.

This guide is written and published by Curtis Olsen, founder of Sword & Shield Estate Planning and of the utahlovedones.com directory, both of which are mentioned in these pages. Sword & Shield Estate Planning is a document preparation service, not a law firm. It does not give legal advice and does not represent clients. Figures and legal information are current as of 2026 and may change.

PART ONE: BEFORE

CHAPTER 1: HAVING THE CONVERSATION

Most families wait too long to talk about death. Not because they don't care, but because they care so much that the subject feels unbearable. We tell ourselves there will be a better time. Then a phone call comes from a hospital, or a parent's memory starts to slip, and suddenly the questions we never asked become urgent, and sometimes unanswerable.

This chapter is about having the conversation while there is still time. It may be the most loving thing you ever do for your family.

WHY THE CONVERSATION MATTERS

When someone dies without having shared their wishes, the people left behind are forced to guess. Did Mom want to be buried next to Dad, or cremated? Would Grandpa want a big service at the church, or something small at home? Who should get the family cabin? Where are the papers?

Guessing under grief leads to stress, overspending, and too often, conflict. Siblings who were close for decades can stop speaking over a decision that one conversation could have settled.

When wishes are known, something remarkable happens. Families stop arguing about what to do and start focusing on what matters: remembering, comforting each other, and honoring a life.

WHO SHOULD YOU TALK WITH?

- Aging parents or grandparents
- A spouse or partner
- A loved one facing a serious illness
- Adult children, about your own wishes

It is not only the old or the sick who need this conversation. Accidents and sudden illness don't wait for retirement. Every adult benefits from making their wishes known.

HOW TO START GENTLY

The hardest part is the first sentence. Here are a few openers that families have found helpful:

- "I've been thinking about what would happen if something happened to you. I want to make sure I know what you'd want."
- "A friend of mine just lost her dad, and her family had no idea what he wanted. I don't want that to happen to us."

- "I've started working on my own plans, and it made me realize I don't know yours."
- "This isn't easy to bring up, but I'd rather talk about it now while we can do it together."

Lead with love, not logistics. Make it clear the goal is to honor their wishes, not to discuss money or inheritance.

CHOOSING THE RIGHT TIME AND PLACE

- Pick a calm, private moment, not a holiday dinner with the whole family watching.
- Allow plenty of time. Don't start the conversation on the way out the door.
- Consider breaking it into several shorter talks instead of one long one.
- Natural moments can help: after a friend's funeral, a birthday, a doctor's visit, or while working on your own estate plan.

QUESTIONS TO ASK

You don't need to cover everything at once. Start with what feels most important, and come back to the rest.

About their care:

- If you became very ill, what kind of medical care would you want, or not want?
- Who would you trust to make medical decisions if you couldn't?
- Where would you want to be at the end: at home, in a hospital, in a care facility?

About the funeral and final arrangements:

- Would you prefer burial or cremation?
- Do you have a cemetery plot, or a place you'd like your ashes to be?
- What kind of service would feel right to you: religious, simple, a celebration of life?
- Are there songs, readings, or people you'd want included?
- Have you already made any pre-need arrangements with a funeral home?

About the paperwork:

- Do you have a will or a trust? Where is it kept?
- Who did you name as executor or trustee?
- Do you have a power of attorney and a healthcare directive?
- Are the beneficiaries on your life insurance and retirement accounts up to date?
- Is there a list of your accounts, passwords, and important contacts?

About what matters most:

- Are there special belongings you want to go to specific people?
- Is there anything you want your family to know or remember?
- Are there any relationships you'd like to mend?

LISTEN MORE THAN YOU TALK

Your role is to understand, not to persuade. If a parent's wishes surprise you, resist the urge to argue. Ask, "Can you tell me more about why that matters to you?" You may learn something meaningful about the person you love.

If they aren't ready, that's okay. Let them know the door is open: "Whenever you want to talk about it, I'm here." Then try again in a few weeks.

WHEN THE CONVERSATION IS DIFFICULT

Some families have history that makes these talks harder. A few suggestions:

- Bring in a neutral person: a trusted friend, clergy member, or estate planning professional.
- Focus on one topic at a time.
- If siblings disagree, remind everyone that the goal is to follow your loved one's wishes, not anyone else's preferences.
- Put agreements in writing so they aren't forgotten or disputed later.

WRITE IT DOWN

A conversation is a beautiful start, but memories fade and details get confused. Once wishes are shared, help your loved one put them in writing:

- Final wishes and funeral preferences
- A will or living trust
- A financial power of attorney
- An advance healthcare directive
- Updated beneficiary designations

Many funeral homes offer pre-planning appointments where wishes can be recorded and even pre-arranged. You can find Utah funeral and pre-need providers listed at utahlovedones.com.

THE GIFT OF KNOWING

Families who have had this conversation describe a sense of peace when the time comes. They aren't scrambling. They aren't second-guessing. They know they are doing exactly what their loved one wanted.

That peace is a gift. And it starts with a single, brave sentence.

CHAPTER 1 CHECKLIST

- [] Choose a calm time and private place to talk
- [] Use a gentle opener that leads with love
- [] Discuss care preferences and who will make decisions
- [] Discuss burial or cremation and service wishes
- [] Ask where important documents are kept
- [] Write down what you learn
- [] Help your loved one put wishes into legal documents
- [] Schedule a pre-planning visit if they're ready (find providers at utahlovedones.com)

CHAPTER 2: PRE-PLANNING A FUNERAL

Most funeral decisions are made in a matter of hours, by people who are exhausted and grieving. Families sit across a table from a funeral director, trying to remember what Mom might have wanted, while making choices that can cost thousands of dollars.

Pre-planning changes that. It moves the decisions to a calm moment, made by the person whose life is being honored, or with their input. This chapter walks you through what pre-planning is, the choices involved, and how to do it well.

WHAT PRE-PLANNING MEANS

Pre-planning simply means deciding on funeral and burial or cremation arrangements in advance. It can be as simple as writing your wishes down, or as complete as selecting a funeral home, choosing every detail, and paying ahead of time.

There are two broad approaches:

1. Planning without prepaying. You record your wishes and share them with family and, if you like, a funeral home. Your family pays at the time of need.
2. Pre-need arrangements (prepaying). You select services and goods now and pay for them in advance, often through a contract with a funeral home that may be funded by a trust or an insurance policy.

Either approach is far better than no plan at all.

THE BIG DECISION: BURIAL OR CREMATION

Burial

- Traditional choice for many families and faiths
- Involves a casket, a cemetery plot, an opening and closing of the grave, and usually a headstone or marker
- Many cemeteries require an outer burial container (vault or liner)
- Gives family a permanent place to visit

Cremation

- Increasingly common and often less expensive
- Can still include a viewing, funeral, or memorial service
- Ashes can be kept, buried, placed in a columbarium niche, or scattered where permitted
- Offers flexibility in the timing of a memorial

Green or natural burial

- Simpler, environmentally focused options
- Typically no embalming, a biodegradable casket or shroud, and no vault
- Available only at certain cemeteries

There is no right answer. The best choice is the one that reflects the person's values, faith, and wishes.

CHOOSING THE TYPE OF SERVICE

- Traditional funeral: viewing or visitation, a service at a church or funeral home, and a graveside committal
- Memorial service: a gathering without the body present, often after cremation
- Graveside-only service: a simple ceremony at the cemetery
- Celebration of life: a more personal, often less formal gathering focused on stories and memories
- Direct burial or direct cremation: no formal service through the funeral home; family may hold their own gathering later

Things to decide:

- Location of the service
- Religious or cultural traditions to include
- Music, readings, and speakers
- Open or closed casket, if applicable
- Who will lead the service
- Pallbearers
- Flowers or memorial donations in lieu of flowers

WHAT IT TYPICALLY COSTS

Funeral costs vary widely by provider and by the choices you make. A full traditional funeral with burial often costs significantly more than a cremation with a memorial service. Common cost components include:

- Basic services fee of the funeral home
- Transportation of the deceased
- Embalming and preparation
- Use of facilities for viewing and the service
- Casket or urn
- Cemetery plot, opening and closing, and vault
- Headstone or marker
- Obituary, programs, flowers, and death certificates

YOUR RIGHT TO CLEAR PRICES

Under the federal Funeral Rule, funeral homes must give you an itemized General Price List when you ask about arrangements in person, and must share prices over the phone if you ask. You have the right to choose only the goods and services you want, and you can buy a casket or urn elsewhere without being charged a handling fee. Comparing price lists from more than one provider is wise and completely normal. The Federal Trade Commission explains these rights at consumer.ftc.gov (search "Funeral Rule").

PRE-NEED ARRANGEMENTS: HOW THEY WORK

If you choose to prepay, ask these questions before signing:

- Exactly what goods and services are included, in writing?
- Is the price guaranteed, or could my family owe more later?
- How is my money protected: a trust, an insurance policy, or something else?
- What happens if the funeral home closes or is sold?
- Can I cancel, and will I get a refund? Are there fees?
- What happens if I move or die away from home?
- Can the plan be transferred to another funeral home?

Pre-need sales are regulated by the state, so make sure you're working with a licensed provider. Keep a copy of the contract with your important papers, and tell your family it exists. A prepaid plan no one knows about doesn't help anyone.

Some families prefer to set aside funds instead, such as a payable-on-death bank account or a small life insurance policy earmarked for final expenses. Each option has trade-offs, and a trusted advisor can help you decide.

FINDING THE RIGHT PROVIDER IN UTAH

Look for a funeral home that:

- Answers questions patiently and explains options without pressure
- Provides a clear, itemized price list
- Respects your faith, culture, and budget
- Has a good reputation in your community

You can compare Utah funeral homes, cemeteries, cremation providers, and pre-need specialists listed at utahlovedones.com.

RECORDING YOUR WISHES

Whether or not you prepay, write your wishes down in one place, including:

- Burial, cremation, or other preference
- Preferred funeral home and cemetery
- Type of service and location
- Religious or cultural elements
- Music, readings, and people to involve
- Clothing, jewelry, or items to include
- Obituary details and photos you'd like used
- Where to direct memorial donations
- Contact information for anyone with a prepaid plan

Then give a copy to the person who will be in charge, and keep the original with your estate planning documents.

A GIFT TO THE PEOPLE YOU LOVE

Families who receive a pre-plan often say the same thing: "We just got to grieve." Instead of guessing, debating, and stretching budgets under stress, they could focus on each other.

That is what pre-planning gives. Not just a funeral that fits, but a family that's free to say goodbye.

CHAPTER 2 CHECKLIST

- ☐ Decide between burial, cremation, or another option
- ☐ Choose the type of service you'd want
- ☐ Request itemized price lists from more than one provider
- ☐ Decide whether to plan only or prepay
- ☐ Ask the key questions before signing any pre-need contract
- ☐ Write down your wishes in one place
- ☐ Share your plan and any contracts with your family
- ☐ Find and compare Utah providers at utahlovedones.com

CHAPTER 3: GETTING THE PAPERWORK IN ORDER

When someone dies, their family inherits more than belongings. They inherit a pile of decisions, accounts, and paperwork. Whether that pile is a tidy folder or a scavenger hunt depends almost entirely on what was done beforehand.

This chapter covers the core documents every adult should have, how the main options compare in cost, the information your family will need, and how to keep it all where it can be found.

(This chapter is general education, not legal advice. Laws vary, and your situation is unique.)

THE CORE DOCUMENTS

1. A Will

A will says who receives your property and who will carry out your wishes (your executor, called a personal representative in Utah). For parents of minor children, a will is where you name a guardian. Without a will, state law decides who inherits, and a court decides who raises your children.

2. A Revocable Living Trust

A living trust holds your assets during your lifetime, with you in control. When you die or become unable to manage things, your chosen successor trustee steps in and distributes assets privately, usually without probate. A trust only works for assets actually placed in it, so "funding" the trust is essential. Assets left outside the trust may still have to go through probate.

3. A Pour-Over Will

If you have a trust, a pour-over will acts as a safety net, directing any assets left outside the trust into it. Keep in mind that assets passing under a pour-over will may still need to go through probate before they reach the trust, which is why funding the trust during your lifetime matters.

4. A Durable Financial Power of Attorney

This names someone to handle your finances if you become incapacitated: paying bills, managing accounts, dealing with insurance and taxes. Without it, your family may need to go to court for a conservatorship.

5. An Advance Healthcare Directive

This names a healthcare agent to make medical decisions if you can't, and records your wishes about life-sustaining treatment and end-of-life care.

6. A HIPAA Authorization

This allows doctors to share your medical information with the people you choose, so loved ones aren't shut out at the worst possible moment.

COMPARING YOUR OPTIONS: WHAT IT REALLY COSTS

The cost of an estate plan has two parts: what you pay to create it, and what your family may pay after you're gone. The figures below are approximate national ranges drawn from published cost surveys as of 2026. They are not price quotes. Actual prices vary by state, provider, and complexity.

Option 1: No plan at all

- Cost to create: \$0
- Cost to your family: State law decides who inherits, and a court appoints someone to manage the estate. Assets usually go through probate. If you become incapacitated, your family may need a court-supervised conservatorship.
- National estimates commonly put probate costs at about 3% to 7% of an estate's value in court, legal, and administrative fees. On a \$500,000 estate, that estimate works out to roughly \$15,000 to \$35,000, plus months or more of delay. These are national figures, not typical Utah costs. Utah's informal probate process can cost less for simple estates, though even informal probate takes months.
- Bottom line: The cheapest plan to make, and often the most expensive one to leave behind.

Option 2: A will-based plan

- Cost to create: A basic will typically runs about \$150 to \$600 with an attorney, and up to around \$1,500 for more involved situations. A will package that also includes powers of attorney and a healthcare directive costs more than a will alone. Online services commonly charge about \$100 to \$600.
- Cost to your family: A will still goes through probate, so the same probate costs and delays generally apply. However, you choose who inherits, who's in charge, and who raises your children.
- Bottom line: A solid foundation, especially for simpler situations and young families who need to name guardians.

Option 3: A trust-based plan

- Cost to create: A revocable living trust typically runs about \$1,000 to \$3,500 when attorney-prepared, and more for complex estates. A full attorney-prepared trust package including a pour-over will, powers of attorney, and a healthcare directive commonly runs about \$2,500 to \$5,000. Online services commonly charge about \$250 to \$1,500.
- Cost to your family: Assets properly placed in the trust generally avoid probate, so settlement is usually faster, private, and less expensive. Assets left outside the trust may still need probate.
- Bottom line: Costs more upfront, but often saves your family far more later, especially if you own a home or have significant assets.

QUICK COMPARISON

No plan: \$0 to create; highest risk of probate costs, delays, and family conflict

Will-based plan: about \$150 to \$1,500 to create; you choose heirs and guardians, but probate usually still applies

Trust-based plan: about \$1,000 to \$3,500 or more to create; generally avoids probate for assets properly placed in the trust, and keeps matters private

DIY vs. professional help

Do-it-yourself templates are the least expensive, but mistakes in signing, witnessing, or funding often aren't discovered until it's too late to fix them. Professional preparation costs more upfront but reduces that risk. Flat-fee document preparation services fall in between. They prepare documents based on the choices you make, but they do not give legal advice; if you have legal questions, consult an attorney.

BENEFICIARY DESIGNATIONS: THE QUIET OVERRIDE

Many of your largest assets don't pass by your will at all. They go directly to whoever is named on a beneficiary form:

- Life insurance policies
- 401(k)s, IRAs, and other retirement plans
- Annuities
- Payable-on-death (POD) bank accounts
- Transfer-on-death (TOD) investment accounts

If those forms are outdated, the wrong person may receive the money, regardless of what your will says. Review every designation, name both a primary and a contingent beneficiary, and update them after marriage, divorce, births, and deaths. Updating them costs nothing.

THE INFORMATION YOUR FAMILY WILL NEED

Legal documents are only part of the picture. Your family will also need practical information. Create a master list that includes:

Personal information

- Full legal name, date and place of birth, and where your Social Security card is kept
- Marriage and divorce records, military discharge papers (DD-214)
- Parents' names, including mother's maiden name (needed for the death certificate)

Financial accounts

- Banks, credit unions, investment and retirement accounts
- Life insurance and annuity policies, with company names and policy locations
- Pensions and Social Security information
- Debts: mortgage, car loans, credit cards

Property

- Real estate, deeds, and titles
- Vehicles
- Safe deposit box location and key

Bills and subscriptions

- Utilities, phone, internet, streaming, memberships
- Automatic payments that will need to be stopped

Key contacts

- Estate planner or attorney, financial advisor, insurance agent, accountant
- Funeral home and any pre-need contract
- Employer and benefits contact

Digital life

- Email, social media, photo storage, online banking
- Password manager and emergency access instructions
- Phone and computer passcodes
- Any cryptocurrency, with secure access instructions

WHERE TO KEEP EVERYTHING

The best plan in the world fails if no one can find it.

- Keep original documents in a fireproof home safe or another secure, accessible place.
- Be cautious with a bank safe deposit box: your family may not be able to open it quickly after your death.
- Store digital copies securely and share access with your executor or trustee.
- Give your healthcare agent a copy of your directive now.
- Tell at least two trusted people where everything is.

A simple one-page "Where Everything Is" sheet, kept with your documents and shared with your executor or trustee, can save your family days of searching.

HELPING AN AGING PARENT GET ORGANIZED

If you're helping a parent:

- Work through this chapter together, a little at a time.
- Respect their privacy; the goal is access when needed, not control now.
- Make sure documents are signed and witnessed properly.
- Confirm their named agents and trustees are still willing and able to serve.

KEEP IT CURRENT

Review your documents every three to five years, and right away after major life events: marriage, divorce, a birth or death in the family, a move to another state, a large change in assets, or when someone you've named can no longer serve.

PEACE OF MIND, IN WRITING

Getting your paperwork in order isn't glamorous. But every hour you spend now saves your family many hours of stress later, and often a great deal of money. It's one of the clearest ways to say, "I took care of you."

If you'd like help preparing these documents, Sword & Shield Estate Planning offers flat-fee estate planning document preparation. Sword & Shield is not a law firm, does not give legal advice, and does not represent clients. For advice about your legal rights or which documents fit your situation, consult a Utah-licensed attorney. To find funeral and pre-need providers in Utah, visit utahlovedones.com.

CHAPTER 3 CHECKLIST

- ☐ Decide which option fits you: will-based or trust-based plan
- ☐ Will (with guardian named, if you have minor children)
- ☐ Revocable living trust, funded with your assets
- ☐ Pour-over will
- ☐ Durable financial power of attorney
- ☐ Advance healthcare directive
- ☐ HIPAA authorization
- ☐ Beneficiary designations reviewed and updated
- ☐ Master list of accounts, property, contacts, and digital assets
- ☐ "Where Everything Is" sheet shared with your executor or trustee
- ☐ Review date set on your calendar

CHAPTER 4: WHEN THE END IS NEAR

There may come a time when the doctors stop talking about cures and start talking about comfort. It is one of the hardest seasons a family can face. It can also be one of the most meaningful, a time for presence, peace, and saying the things that matter.

This chapter explains hospice and palliative care, what to expect in the final weeks and days, how to provide comfort, and what to have ready so you can focus on your loved one instead of logistics.

(This chapter is general information, not medical advice. Always follow the guidance of your loved one's care team.)

PALLIATIVE CARE AND HOSPICE: WHAT'S THE DIFFERENCE?

Palliative care

- Focuses on relieving pain, symptoms, and stress of a serious illness
- Can begin at any stage of illness
- Can be provided alongside treatments meant to cure or control the disease

Hospice care

- A type of palliative care for people who are expected to have about six months or less to live if the illness runs its normal course
- Focuses on comfort and quality of life rather than curative treatment
- Usually provided wherever the person lives: at home, in an assisted living or nursing facility, or in a hospice center
- Supports the whole family, not just the patient

Choosing hospice is not "giving up." Many families say they wish they had started sooner, because hospice brought comfort, support, and peace they didn't know was available.

WHAT HOSPICE TYPICALLY PROVIDES

- A care team: physician, nurses, aides, social worker, chaplain, and volunteers
- Pain and symptom management
- Medical equipment and supplies, such as a hospital bed or oxygen
- Medications related to the terminal illness
- Nurse availability by phone around the clock
- Emotional and spiritual support for the patient and family
- Respite care to give family caregivers a break
- Grief support for the family, often for a year or more after the death

HOW HOSPICE IS PAID FOR

Medicare covers hospice under its hospice benefit for people with Medicare Part A. To qualify, the hospice doctor and the patient's regular doctor (if they have one) must certify a life expectancy of six months or less, and the patient must choose comfort care instead of treatment meant to cure the terminal illness. Medicaid and many private insurance plans also cover hospice.

Under Medicare, there is generally no charge for hospice care itself, though there may be a small copay for some prescriptions. Medicare does not cover room and board for someone living in a nursing home or assisted living facility, and it does not cover treatment aimed at curing the terminal illness. Ask the hospice provider and your insurance to explain exactly what is covered.

HOW TO CHOOSE A HOSPICE

Questions to ask:

- How quickly can you begin care?
- How often will nurses and aides visit?
- What happens if we need help in the middle of the night?
- Do you offer respite care and grief support?
- Can care be provided in the setting we prefer?
- How do you handle pain or symptoms that become difficult to control?

You have the right to choose your hospice provider, and you can change providers if it isn't a good fit. You can find hospice and end-of-life providers in Utah at utahlovedones.com.

WHAT TO EXPECT IN THE FINAL WEEKS AND DAYS

Every person's journey is different, but some changes are common as the body naturally slows down:

- Sleeping more and becoming harder to wake
- Eating and drinking less, and eventually not at all
- Withdrawing from conversation or activities
- Confusion or restlessness
- Changes in breathing, including pauses or noisy breathing
- Cool hands and feet, or changes in skin color

These changes can be hard to witness. Your hospice team can explain what is happening and help keep your loved one comfortable. Not wanting to eat is a natural part of the process, not a sign of neglect.

PROVIDING COMFORT

Simple things can bring great comfort:

- Keep lips and mouth moist with swabs or lip balm
- Adjust pillows and positions gently
- Keep the room calm, with soft lighting and familiar sounds
- Play favorite music, read aloud, or share memories
- Hold their hand, and speak to them; hearing is often believed to be one of the last senses to fade
- Allow quiet time, and limit visitors if they seem tired

SAYING GOODBYE

There is no perfect script for goodbye. Many families find comfort in five simple messages:

- "I love you."
- "Thank you."
- "Please forgive me."
- "I forgive you."
- "Goodbye," or "It's okay to go."

Help other family members, including children, have the chance to say goodbye in a way that feels right for them. Consider inviting a faith leader, if that would bring peace.

CARING FOR THE CAREGIVER

Caregiving is exhausting, physically and emotionally.

- Accept help when it's offered. Give people specific jobs: meals, errands, staying with your loved one for an hour.
- Use hospice respite care when you need a break.
- Sleep and eat when you can.
- Share updates through one group text or online page instead of dozens of phone calls.
- It's okay to step away. Some people pass in the moment their loved ones leave the room.

WHAT TO HAVE READY

Having a few things in place lets you stay present instead of scrambling:

Documents and decisions

- Healthcare directive and the name of the healthcare agent
- A POLST (Provider Order for Life-Sustaining Treatment) form if recommended by the doctor
- Do-not-resuscitate wishes clearly understood by the family and care team
- Will or trust, and the name of the executor or trustee

Funeral arrangements

- The chosen funeral home and its phone number
- Any pre-need contract or written funeral wishes
- Burial or cremation preference

Who to call

- Hospice nurse line (when death occurs at home under hospice, call hospice first, not 911)
- Funeral home
- Close family members and a short list of friends
- A faith leader, if desired

Practical items

- Clothing your loved one would like to wear
- Recent photos for an obituary or service
- Important account and contact information (see Chapter 3)

WHEN DEATH OCCURS

If your loved one is under hospice care at home, there is usually no need to rush. Call the hospice nurse, who will come to confirm the death and help with next steps. Take time to sit with your loved one, say a final goodbye, and gather family if you wish. The hospice team will help coordinate with the funeral home when you are ready.

If death occurs unexpectedly and without hospice involvement, call 911.

Chapter 5 walks you through the first 24 to 48 hours in detail.

A SACRED TIME

These final days are not only about loss. They can hold laughter, forgiveness, stories, and love spoken out loud. By preparing ahead, you give yourself the freedom to be fully present for them.

CHAPTER 4 CHECKLIST

- ☐ Talk with the doctor about palliative care or hospice
- ☐ Choose a hospice provider (find options at utahlovedones.com)
- ☐ Confirm healthcare directive, POLST, and resuscitation wishes
- ☐ Know the chosen funeral home and have its number ready
- ☐ Keep the hospice nurse line handy (call hospice first, not 911)
- ☐ Give helpers specific tasks
- ☐ Make time for goodbyes, including for children
- ☐ Take care of yourself, and use respite care if needed

PART TWO: DURING

CHAPTER 5: THE FIRST 24 TO 48 HOURS

The first hours after a death can feel like a blur. Shock, grief, and a sudden list of decisions all arrive at once. The good news is that very little has to happen immediately, and you don't have to do it alone.

This chapter walks you through what needs to happen first, what can wait, and how to choose and work with a funeral home.

STEP 1: GET AN OFFICIAL PRONOUNCEMENT OF DEATH

A death must be legally pronounced before your loved one can be moved.

- In a hospital or care facility: Staff will handle the pronouncement and guide you on next steps.
- At home under hospice care: Call the hospice nurse, not 911. The nurse will come to confirm the death and help with next steps.
- At home without hospice, or unexpectedly: Call 911. Emergency responders will come, and in some cases the medical examiner may become involved.

If the death was sudden or unexplained, the medical examiner may need to review it before the funeral home can take your loved one into its care. This can add some time, and that's normal.

STEP 2: TAKE A MOMENT

Unless the situation requires urgent action, you usually don't need to rush. If you're at home, it's okay to sit with your loved one, say goodbye, pray, or gather family who want to be present. Take the time you need.

STEP 3: CONTACT A FUNERAL HOME

When you're ready, call the funeral home. If your loved one made pre-need arrangements, call that funeral home and have the contract handy.

The funeral home will:

- Transport your loved one into its care, at any hour
- Schedule a meeting with you to make arrangements
- Help file the death certificate and obtain the necessary permits
- Guide you through the decisions ahead

If no funeral home was chosen ahead of time, you can compare Utah providers listed at utahlovedones.com. It's perfectly acceptable to call more than one funeral home and ask for

prices before deciding. Under the federal Funeral Rule, funeral homes must share prices over the phone and provide an itemized price list in person.

STEP 4: NOTIFY CLOSE FAMILY AND FRIENDS

Start with the people closest to your loved one. Then ask one or two people to help spread the word to the wider circle, so you aren't making dozens of calls.

Tips:

- Make the most important calls personally, before news appears on social media.
- Ask family to hold off posting online until close relatives have been told.
- Keep a simple list of who has been notified.

STEP 5: SECURE THE HOME AND CARE FOR DEPENDENTS

- Lock the home and secure valuables, keys, and vehicles.
- Make sure pets are fed and cared for.
- Arrange care for any children or dependent adults who relied on your loved one.
- Throw out perishable food and pause any deliveries if needed.

STEP 6: LOOK FOR IMPORTANT PAPERS

Try to locate:

- Written funeral wishes or a pre-need contract
- A will or trust, and the name of the executor or trustee
- Military discharge papers (DD-214), which may qualify a veteran for burial benefits
- Any life insurance policies

If your loved one followed Chapter 3, there may be a "Where Everything Is" sheet that makes this easy.

PREPARING FOR THE ARRANGEMENT MEETING

The funeral home will usually meet with you within a day or two. Bring:

- Your loved one's full legal name, date and place of birth, and Social Security number
- Parents' names, including mother's maiden name
- Marital status and spouse's name
- Education and occupation
- Military discharge papers, if applicable
- Clothing for your loved one, if there will be a viewing
- A recent photo
- Any pre-need contract and written wishes
- Information about cemetery plots already owned

This information is used to complete the death certificate and the obituary.

Consider bringing one or two trusted people with you. Grief makes it hard to absorb details, and a second set of ears helps.

DEATH CERTIFICATES

The funeral home typically files the death certificate and can order certified copies for you. Order more than you think you'll need. Banks, insurance companies, retirement plans, the DMV, and others may each require a certified copy. Many families need somewhere between five and ten, or more for larger estates.

WHAT CAN WAIT

You do not need to do these things in the first 48 hours:

- Paying the deceased's bills or debts
- Distributing belongings
- Closing bank accounts
- Selling property or vehicles
- Filing insurance claims (though gathering policy information is helpful)

In fact, the executor or trustee should handle most of these, and acting too quickly can cause problems. Chapters 9 through 11 cover them in detail.

THINGS TO AVOID

- Don't feel pressured to make every funeral decision on the spot.
- Don't sign anything you don't understand. Ask for time and for details in writing.
- Don't give out financial information to unexpected callers. Unfortunately, scammers sometimes target grieving families.
- Don't leave the home obviously empty during the funeral; consider asking someone to stay there.

ACCEPTING HELP

People will ask, "What can I do?" Have an answer ready:

- Make calls to extended family or friends
- Bring meals or coordinate a meal schedule
- Pick up relatives from the airport
- Watch the children or pets
- Help gather photos for the service

Letting others help is a gift to them, too.

CHAPTER 5 CHECKLIST

- ☐ Get the official pronouncement of death (hospice nurse, facility staff, or 911)
- ☐ Take time to say goodbye
- ☐ Contact the funeral home (find Utah providers at utahlovedones.com)
- ☐ Notify close family and friends
- ☐ Secure the home, vehicles, and valuables
- ☐ Arrange care for children, dependents, and pets
- ☐ Locate funeral wishes, pre-need contract, will or trust, and DD-214
- ☐ Gather information for the arrangement meeting
- ☐ Plan to order multiple certified death certificates
- ☐ Remember: bills, accounts, and belongings can wait

CHAPTER 6: PLANNING THE SERVICE

A funeral or memorial service is the first step in healing. It gives family and friends a place to gather, share stories, support one another, and honor a life. Whether it's a formal service in a chapel or a simple gathering in a backyard, the best service is the one that truly reflects the person you love.

This chapter walks you through the types of services, the key decisions, writing an obituary, and personal touches that make a service meaningful.

FIRST, CHECK FOR WISHES

Before making decisions, look for any written funeral wishes or a pre-need contract (see Chapter 2). If your loved one shared their preferences, following them can bring great peace and help prevent disagreements among family members.

If there are no written wishes, gather the closest family members and ask: What would they have wanted? What would feel right?

TYPES OF SERVICES

Visitation or viewing

A time, often the evening before or just before the funeral, when friends can pay respects and offer condolences to the family. The casket may be open or closed.

Traditional funeral

A service with the body present, usually at a church, chapel, or funeral home, often followed by a procession and a graveside committal.

Memorial service

A service without the body present, often held after cremation or burial. It can be scheduled days or weeks later, giving family time to travel and plan.

Graveside service

A simpler ceremony held entirely at the cemetery.

Celebration of life

A more personal, often less formal gathering focused on stories, photos, music, and the person's passions. It can be held almost anywhere: a park, a home, a favorite restaurant, or an event venue.

Private family service

A small gathering for immediate family, sometimes followed by a larger public memorial.

You can combine these. Many families hold a private burial followed by a public celebration of life.

KEY DECISIONS

Timing and location

- Date and time, allowing for family travel
- Church, chapel, funeral home, cemetery, or another venue
- Location of any luncheon or reception afterward

People

- Who will officiate or conduct the service
- Speakers, eulogy givers, and those sharing memories
- Musicians or singers
- Pallbearers (usually six to eight people) and honorary pallbearers

Program

- Opening and closing (prayers, music, or words of welcome)
- Life sketch or eulogy
- Readings, scriptures, or poems
- Music, both live and recorded
- Slideshow or video tribute

Details

- Clothing for your loved one
- Casket or urn selection
- Flowers, or memorial donations in lieu of flowers
- Printed programs or memorial cards
- Guest book
- Military honors, if your loved one was a veteran

FAITH AND CULTURAL TRADITIONS

Many faiths and cultures have specific customs around timing, preparation, and rituals. In Utah, many families hold services through their church congregation, where local leaders and members often help with the program, music, and a luncheon for the family. Talk with your faith leader early; they can guide you and coordinate with the funeral home.

Whatever your tradition, the funeral director can help make sure customs are respected.

VETERANS' HONORS

Eligible veterans are entitled to military funeral honors, which typically include the folding and presentation of the U.S. flag and the playing of Taps. Veterans may also be eligible for burial in a national cemetery, a government headstone or marker, and a burial flag. Let the funeral home know if your loved one served and provide the DD-214 discharge papers.

WRITING THE OBITUARY

An obituary announces the death, shares service details, and celebrates a life. A simple structure:

1. Announcement: Full name, age, city, and date of passing.
2. Life story: Birth, family, education, career, service, faith, and passions.
3. What made them special: Personality, favorite sayings, the ways they loved people.
4. Family: Those who survive them and those who preceded them in death.
5. Service details: Date, time, and location of viewing and service.
6. Memorial requests: Charities for donations in lieu of flowers.

Tips:

- Ask several family members for memories and favorite stories.
- Have at least two people proofread names and dates.
- Choose a clear, recent photo, or one that captures who they were.
- Online obituaries on the funeral home's website are usually free or low cost; newspaper obituaries are often charged by length.
- For safety, avoid listing the home address, and consider having someone stay at the home during the service.

PERSONAL TOUCHES

Small details can make a service unforgettable:

- A memory table with photos, awards, hobbies, or favorite items
- A slideshow set to their favorite music
- Inviting guests to write a memory on a card for the family
- Wearing their favorite color
- Serving their favorite food at the luncheon
- Giving guests a small keepsake: seeds to plant, a recipe card, or a bookmark
- Livestreaming or recording the service for those who can't attend

INVOLVING CHILDREN

Children often benefit from being included in age-appropriate ways:

- Explain beforehand what they will see and hear
- Let them choose whether to attend the viewing
- Give them a role: drawing a picture, placing a flower, or sharing a memory

- Have a trusted adult ready to step out with them if needed

A SIMPLE PLANNING TIMELINE

Days 1 to 2: Meet with the funeral home; choose the type of service, date, and location; contact the officiant.

Days 2 to 3: Write and submit the obituary; choose speakers and music; gather photos.

Days 3 to 5: Finalize the program; prepare the slideshow; arrange flowers and luncheon; confirm pallbearers.

Day before: Viewing or visitation; review the schedule with key participants.

Service day: Arrive early, greet guests, and let others handle the details.

LET IT BE ENOUGH

There's no such thing as a perfect funeral. If something doesn't go as planned, it will likely be forgotten. What people remember is the love in the room. Aim for a service that feels true to your loved one, and let that be enough.

To find funeral homes, cemeteries, florists, and other service providers in Utah, visit utahlovedones.com.

CHAPTER 6 CHECKLIST

- ☐ Look for written wishes or a pre-need plan
- ☐ Choose the type of service and timing
- ☐ Select the location and officiant
- ☐ Choose speakers, music, readings, and pallbearers
- ☐ Request veterans' honors if eligible (bring the DD-214)
- ☐ Write and proofread the obituary
- ☐ Gather photos and prepare a slideshow or memory table
- ☐ Arrange flowers or name a charity for memorial donations
- ☐ Plan the luncheon or reception
- ☐ Arrange for someone to stay at the home during the service

CHAPTER 7: UNDERSTANDING FUNERAL COSTS

For most families, a funeral is one of the largest purchases they'll ever make, and it's made in a matter of days, under heavy emotional strain. Understanding what things cost, and what your rights are, helps you honor your loved one without overspending or feeling pressured.

(Costs below are approximate national figures from the sources named in this chapter and will vary by provider, location, and the choices you make. Always ask for an itemized price list.)

WHAT FUNERALS COST: NATIONAL AVERAGES

According to the National Funeral Directors Association (NFDA) 2023 General Price List Study, the most recent complete national survey, the median costs were:

- Funeral with viewing and burial: about \$8,300
- Funeral with viewing and burial, including a vault: about \$9,995
- Funeral with viewing and cremation: about \$6,280

Direct cremation (no viewing or formal service) is not part of the NFDA medians above. Independent price surveys typically put it at about \$1,000 to \$3,000, with national averages near \$2,000.

Funeral costs have continued to rise since that survey. The U.S. Bureau of Labor Statistics Consumer Price Index for funeral expenses rose about 10% from 2023 to 2026, so today's prices are likely higher than the medians above.

Important: these figures generally cover funeral home charges only. For a burial, cemetery costs are usually separate. Adding a cemetery plot, opening and closing of the grave, and a headstone or marker can raise the total cost of a traditional burial by several thousand dollars or more. Cemetery prices vary widely, so ask each cemetery for its own price list.

WHERE THE MONEY GOES

Funeral home charges

- Basic services fee: Covers the funeral home's overhead, planning, permits, and coordination. This fee is usually non-declinable.
- Transfer of remains: Bringing your loved one into the funeral home's care.
- Embalming: Not required by law in most cases, but often required by the funeral home if there will be a public viewing.
- Other preparation: Dressing, cosmetology, and casketing.
- Use of facilities and staff: For viewing, the service, and graveside.
- Hearse and other vehicles.

- Casket or urn: Often one of the largest single expenses. Prices range from under a thousand dollars to many thousands.

Cemetery charges (for burial)

- Burial plot
- Opening and closing of the grave
- Outer burial container (vault or liner), often required by cemeteries
- Headstone or marker, plus installation
- Perpetual care fees, in some cemeteries

Cash advance items (paid to others, often through the funeral home)

- Certified death certificates
- Obituary notices in newspapers
- Officiant or clergy honorarium
- Musicians
- Flowers
- Luncheon or reception
- Printed programs

YOUR RIGHTS UNDER THE FUNERAL RULE

The Federal Trade Commission's Funeral Rule protects consumers. Under it, you have the right to:

- Get price information over the phone.
- Receive an itemized General Price List when you ask about arrangements in person.
- See a casket price list and an outer burial container price list before viewing the options.
- Choose only the goods and services you want, with some exceptions such as the basic services fee.
- Use a casket or urn you bought elsewhere, without paying a handling fee.
- Receive a written, itemized statement of what you selected before you pay.
- Know when embalming is not required by law, and decline it in many situations.
- Choose an alternative container for cremation instead of a casket.

If a funeral home won't give you clear prices, that's a reason to look elsewhere. You can read more about these rights from the Federal Trade Commission at consumer.ftc.gov.

WAYS TO SAVE WITHOUT CUTTING CORNERS

- Compare price lists from at least two or three providers. You can find and compare Utah funeral homes and cremation providers at utahlovedones.com.
- Consider cremation with a memorial service, which can be considerably less expensive than burial.

- Choose a simpler casket or urn, or buy one from an outside seller.
- Hold the service at your church or another free venue.
- Skip embalming if there will be no public viewing.
- Ask about package pricing, but compare it to itemized prices to make sure it's actually a savings.
- Ask friends and family to help with food, flowers, music, or programs.
- Choose an online obituary instead of a long newspaper notice.
- Check for veterans' burial benefits, which may include a burial plot in a national cemetery, a headstone or marker, and a burial flag.

HOW FAMILIES PAY FOR A FUNERAL

- Pre-need plan: If your loved one prepaid, much or all of the cost may already be covered. Ask the funeral home exactly what is included.
- Life insurance: Many families use life insurance proceeds. Some funeral homes will accept an assignment of benefits so the policy pays them directly.
- Final expense insurance: Smaller policies designed specifically to cover funeral and end-of-life costs.
- Payable-on-death bank account: Funds set aside and passed directly to a named beneficiary.
- The estate: Funeral expenses can usually be reimbursed from the estate, but there may be a delay.
- Social Security: A one-time death payment of \$255 may be available to a surviving spouse or eligible child.
- Veterans' benefits: Eligible veterans may receive burial allowances and benefits.
- Family contributions or crowdfunding.

AVOIDING PRESSURE AND OVERSPENDING

Grief makes people vulnerable to spending more than they planned, often out of a feeling that cost equals love. It doesn't. A meaningful service comes from the people in the room and the stories shared, not the price of the casket.

Helpful habits:

- Set a budget before the arrangement meeting.
- Bring a trusted friend who can help keep you on track.
- Ask, "What is the total?" before agreeing to anything.
- Take a break if you feel rushed.
- Remember you can say no to anything you don't want.

A NOTE ON PLANNING AHEAD

Every number in this chapter is a good reason to plan ahead. Families who pre-plan can compare prices calmly, choose exactly what fits, and decide how to pay long before the moment

of need. See Chapter 2 for how pre-planning works.

CHAPTER 7 CHECKLIST

- ☐ Check for a pre-need plan, life insurance, or final expense policy
- ☐ Set a budget before meeting with the funeral home
- ☐ Request itemized General Price Lists from more than one provider
- ☐ Compare burial, cremation, and direct cremation options
- ☐ Ask for cemetery costs separately (plot, opening and closing, vault, marker)
- ☐ Decide what you want, and decline what you don't
- ☐ Check for veterans' and Social Security benefits
- ☐ Get a written, itemized statement before paying
- ☐ Compare Utah providers at utahlovedones.com

CHAPTER 8: CARING FOR YOURSELF AND YOUR FAMILY DURING THE FUNERAL

In the days around a funeral, grieving families often become event planners, hosts, and the emotional anchor for everyone else, all while carrying their own loss. It's easy to get through the week on adrenaline and forget to take care of yourself.

This chapter is about getting through the funeral days with as much grace and as little strain as possible, and about helping the people around you, especially children, do the same.

YOU DON'T HAVE TO DO IT ALL

The single most helpful thing you can do is delegate. People genuinely want to help; they just don't know how. Give them specific jobs.

Consider choosing a "point person," a trusted friend or relative who isn't in the immediate family, to coordinate helpers, answer questions, and handle details so you can be present.

Jobs to hand off:

- Answering the phone and door
- Coordinating meals for the family
- Picking up out-of-town relatives and arranging places to stay
- Gathering photos and building the slideshow
- Printing programs
- Setting up the memory table
- Collecting cards, flowers, and gifts, and recording who sent what
- Watching young children during the service
- Staying at the home during the service
- Coordinating the luncheon or reception

A shared list, group text, or simple online sign-up sheet can keep everyone organized.

TAKING CARE OF YOUR BODY

Grief is physically exhausting. During the funeral days:

- Try to sleep, even if only in short stretches.
- Eat something, even when you're not hungry. Keep easy snacks and water nearby.
- Step outside for fresh air or a short walk.
- Limit caffeine and alcohol, which can make sleep and emotions harder to manage.
- Keep taking any regular medications on schedule. Ask someone to remind you if needed.

TAKING CARE OF YOUR HEART

- Let yourself feel what you feel. Tears, numbness, laughter, and even relief are all normal.

- You don't have to be strong for everyone. It's okay to let others see you grieve.
- Take short breaks. Step into a quiet room during the visitation if you need a moment.
- Say no to things that drain you. You don't have to see every visitor or answer every call.
- Lean on your faith, traditions, or community if they bring comfort.

GETTING THROUGH THE VISITATION AND SERVICE

Visitations can mean hours of standing, hugging, and hearing condolences.

- Wear comfortable shoes.
- Have water and tissues nearby.
- Take seated breaks; no one will mind.
- Prepare a few simple responses: "Thank you for coming." "She would be so glad you're here."
- Have someone stand near you who can gently move long conversations along.

During the service, let others handle the logistics. Your only job is to be there.

WHEN FAMILY TENSION SURFACES

Funerals can bring old conflicts to the surface. Stress, grief, and differing opinions about what a loved one would have wanted can collide.

- Return to your loved one's written wishes whenever possible.
- Know who has the legal right to make final decisions. In Utah, the right to control a person's funeral and final disposition follows an order set by state law (Utah Code 58-9-602). Generally, that is a person the deceased named in writing for that purpose, then the surviving spouse, then a personal representative named in the will, then adult children, parents, and siblings. This may not be the same person who settles the estate. Your funeral director can explain how it applies to your family.
- Postpone discussions about inheritance and belongings until after the funeral.
- Give people grace. Grief can make people say things they don't mean.
- If needed, ask a neutral person, such as a faith leader or the funeral director, to help keep things calm.

HELPING CHILDREN THROUGH THE FUNERAL

Children grieve, too, though it may look different from adult grief. They may play one minute and cry the next.

Before the funeral:

- Use clear, simple words: "Grandpa died. His body stopped working, and he won't be coming back." Avoid phrases like "went to sleep," which can confuse or frighten children.
- Explain what they'll see: the room, the casket, people crying.
- Let them choose whether to attend the viewing and the service.

During the funeral:

- Assign a trusted adult to stay with each young child.
- Give them a role if they want one: placing a flower, sharing a drawing, or handing out programs.
- Let them take breaks and step outside.

After the funeral:

- Answer questions honestly, even if they ask the same thing many times.
- Keep routines as normal as possible.
- Watch for changes in sleep, behavior, or schoolwork, and let teachers know what happened.

HELPING OLDER RELATIVES

A surviving spouse or elderly relative may need extra support:

- Make sure someone stays with them, especially the first nights.
- Help with transportation, seating, and accessibility at the service.
- Watch that they are eating, resting, and taking medications.
- Include them in decisions, but don't overload them.

RECEIVING SUPPORT GRACEFULLY

People will bring food, send flowers, and offer help. It's okay to:

- Say yes. Accepting help is a gift to those who offer it.
- Freeze extra meals for the weeks ahead, when support often fades.
- Wait to send thank-you notes. There's no deadline, and many families send them weeks later.

Ask a friend to keep a list of who sent what.

AFTER EVERYONE GOES HOME

When the service ends and visitors leave, the house can feel painfully quiet. Plan for this moment:

- Ask a friend or relative to check in during the following week.
- Schedule something gentle for the days after: a walk, a meal with a friend.
- Know that grief often deepens after the funeral, once the busyness ends. That's normal.

Chapter 12 covers grief and healing in more depth, including support resources in Utah.

YOU MATTER, TOO

In caring for everyone else, don't forget that you have lost someone, too. Treat yourself with the same compassion you'd show a dear friend. Getting through these days, however imperfectly, is enough.

CHAPTER 8 CHECKLIST

- ☐ Choose a point person to coordinate helpers
- ☐ Delegate specific jobs (meals, rides, photos, programs, home sitter)
- ☐ Eat, drink water, and rest when you can
- ☐ Prepare simple responses for the visitation
- ☐ Postpone inheritance discussions until after the funeral
- ☐ Prepare children with clear, simple explanations
- ☐ Assign an adult to stay with each young child
- ☐ Make sure older relatives are supported
- ☐ Keep a list of who sent food, flowers, and gifts
- ☐ Plan for check-ins during the quiet week after

PART THREE: AFTER

CHAPTER 9: THE FIRST WEEK CHECKLIST

Once the funeral is planned or behind you, a new set of tasks begins: notifying institutions, protecting property, and laying the groundwork for settling the estate. This chapter gives you a clear, step-by-step checklist for the first week or two after a death.

You don't need to do everything at once, and you don't need to do it alone. If your loved one named an executor (personal representative) or a successor trustee, that person will usually take the lead on many of these tasks.

(This chapter is general information, not legal or tax advice.)

1. GET CERTIFIED DEATH CERTIFICATES

Most institutions require a certified copy, not a photocopy. The funeral home typically files the death certificate and can order copies for you. If you need more later, you can usually order them from the state vital records office.

Order more than you think you'll need. Banks, insurance companies, retirement plans, investment firms, the DMV, and county recorder's offices may each want one. Many families need five to ten, or more for larger estates.

2. SECURE THE HOME, VEHICLES, AND VALUABLES

- Lock the home and change the locks if many people had keys.
- Remove valuables, cash, firearms, and important documents to a safe place.
- Make sure the home stays insured. Notify the homeowner's insurance company, especially if the home will be vacant; some policies have vacancy limits.
- Keep vehicles insured and secured. Don't let others drive them until ownership is sorted out.
- Arrange ongoing care for pets.

3. MANAGE THE MAIL

- Have mail forwarded to the executor or a trusted family member. The post office can help an authorized person set this up.
- Watch the mail for bills, statements, and policies. Mail is often the best way to discover accounts you didn't know about.

4. LOCATE IMPORTANT DOCUMENTS

Gather:

- The original will and any trust documents
- Life insurance policies and annuity contracts
- Bank, investment, and retirement account statements
- Deeds, titles, and mortgage documents
- Recent tax returns
- Marriage certificate, birth certificates, and military discharge papers (DD-214)
- Pre-need funeral contract
- Any "Where Everything Is" sheet (see Chapter 3)

Don't throw anything away yet, even papers that seem unimportant.

5. NOTIFY KEY AGENCIES AND INSTITUTIONS

Social Security

- The funeral home often reports the death to the Social Security Administration. Confirm that it has been done.
- If your loved one was receiving benefits, payments for the month of death and after may need to be returned. Don't spend deposits received after death until you've confirmed.
- Ask about survivor benefits and the one-time death payment for a surviving spouse or eligible child.

Employer

- Notify the employer and ask about final pay, unused vacation, life insurance, retirement plans, and benefits for the family.

Pension or retirement plan administrators

- Report the death and ask about survivor benefits.

Veterans Affairs

- If your loved one was a veteran, contact the VA about burial benefits and any survivor benefits.

Medicare and health insurers

- Notify them, and ask about coverage for any final medical bills.

6. CONTACT LIFE INSURANCE COMPANIES

- Find every policy, including those through employers, credit unions, and associations.
- Call each insurer to report the death and request claim forms.
- Beneficiaries will typically need a certified death certificate and a completed claim form.
- Life insurance generally pays directly to the named beneficiary and usually does not go through probate.

If you aren't sure whether a policy exists, look through bank statements for premium payments, check mail and email, and ask former employers. A licensed insurance professional can also help families track down policies.

7. NOTIFY BANKS AND FINANCIAL INSTITUTIONS

- Notify banks and credit unions of the death.
- Joint accounts with a surviving owner usually pass directly to that person.
- Accounts with a payable-on-death beneficiary go to that beneficiary.
- Individual accounts are typically frozen until the executor or trustee provides the right paperwork.

Don't use the deceased's debit or credit cards, and don't withdraw money from individual accounts unless you are legally authorized.

8. PROTECT AGAINST IDENTITY THEFT

Unfortunately, the identities of people who have died are sometimes stolen.

- Notify the three major credit bureaus (Equifax, Experian, and TransUnion) and request a "deceased" notation on the credit report.
- Avoid putting full birth dates or home addresses in the obituary.
- Watch the mail for unexpected credit cards or bills.
- Be cautious with calls or emails claiming the deceased owed money.

9. STOP UNNEEDED SERVICES

- Cancel or pause subscriptions, memberships, and deliveries.
- Review automatic payments on bank and credit card statements.
- Keep utilities, insurance, and phone service active as long as the home or property still needs them.

10. MEET WITH THE EXECUTOR OR TRUSTEE

Within the first few weeks, the person in charge should:

- Review the will or trust
- Make a list of assets and debts
- Decide whether probate is needed
- Consider meeting with an estate planning professional, attorney, or accountant

Chapter 10 explains how estates are settled and when probate is required.

WHAT NOT TO DO IN THE FIRST WEEKS

- Don't pay the deceased's debts from your own money. Family members generally aren't personally responsible for a loved one's debts unless they co-signed, were joint account holders, or are otherwise responsible under the law. If a collector says you owe a debt, ask for it in writing and get advice before paying.
- Don't distribute belongings or money before the executor or trustee is ready.
- Don't sell property or vehicles yet.
- Don't make major financial decisions while grief is fresh.

ONE STEP AT A TIME

Lists like this can feel overwhelming. Pick two or three items a day. Ask for help. Keep a simple notebook of who you called, when, and what they said. Progress, not perfection, is the goal.

CHAPTER 9 CHECKLIST

- ☐ Order multiple certified death certificates
- ☐ Secure the home, vehicles, valuables, and pets
- ☐ Keep home and auto insurance active
- ☐ Forward the mail to the executor or a trusted person
- ☐ Locate the will, trust, policies, statements, and records
- ☐ Confirm Social Security has been notified; ask about survivor benefits
- ☐ Notify the employer, pension, VA, and Medicare as applicable
- ☐ Contact life insurance companies and request claim forms
- ☐ Notify banks; don't use the deceased's cards or accounts
- ☐ Contact the credit bureaus to help prevent identity theft
- ☐ Cancel unneeded subscriptions and services
- ☐ Meet with the executor or trustee about next steps
- ☐ Keep a log of every call and contact

CHAPTER 10: SETTLING THE ESTATE

"Settling the estate" means gathering what your loved one owned, paying their final bills and taxes, and passing what's left to the right people. Depending on how things were set up, this can take a few weeks or more than a year.

This chapter explains who's in charge, what probate is, which assets skip it, and the basic steps from start to finish.

(This chapter is general information, not legal or tax advice. Utah law and every family's situation are different. Talk with a qualified attorney or tax professional about your situation.)

WHO'S IN CHARGE?

Personal Representative (Executor)

In Utah, the person who settles an estate through the court is called the personal representative. The will usually names this person, often called the executor. If there's no will, the court appoints someone, usually a close family member.

Successor Trustee

If your loved one had a living trust, the successor trustee manages and distributes the assets held in the trust. This usually happens without going to court.

Beneficiaries

Beneficiaries are the people or organizations who receive assets, whether through a will, a trust, or a beneficiary designation.

The person in charge has a fiduciary duty, which means they must act honestly, keep good records, and put the beneficiaries' interests ahead of their own.

WHAT IS PROBATE?

Probate is the court-supervised process of:

- Confirming the will is valid (if there is one)
- Officially appointing the personal representative
- Notifying creditors and paying valid debts
- Distributing what's left to heirs or beneficiaries

Utah has adopted the Uniform Probate Code, and many Utah estates qualify for informal probate, which is simpler and usually doesn't require court hearings. Formal probate may be needed if the will is contested, unclear, or missing, or if family members disagree.

Even informal probate takes time. Creditors must be given time to file claims, so most probates last several months at a minimum, and complicated estates can take a year or more. Probate is also public record, and its costs (court fees, attorney fees, and other expenses) are paid from the estate.

Small Estates

Utah offers a simplified process for small estates (Utah Code 75-3-1201). Heirs may be able to collect personal property, such as money in a bank account, with a sworn affidavit instead of opening probate if:

- the value of the entire estate, less liens and debts against it, does not exceed \$100,000;
- the estate includes no real estate;
- at least 30 days have passed since the death; and
- no one has applied to be appointed personal representative.

The affidavit is signed in front of a notary and given to the bank or other institution; it is not filed with the court. Rules can change, so check the Utah Courts website (utcourts.gov) or ask an attorney whether your situation qualifies.

WHAT SKIPS PROBATE?

Many assets pass directly to someone without going through the court:

- Assets properly titled in a living trust
- Life insurance with a living named beneficiary
- Retirement accounts (401(k)s, IRAs) with a named beneficiary
- Annuities with a named beneficiary
- Bank accounts marked payable-on-death (POD)
- Investment accounts marked transfer-on-death (TOD)
- Property owned jointly with right of survivorship
- Real estate with a recorded transfer-on-death deed (Utah allows these under its Uniform Real Property Transfer on Death Act)
- Vehicles or other property with a transfer-on-death or survivorship designation, where Utah law allows it

This is why beneficiary designations matter so much. A beneficiary form usually overrides what a will says. If the named beneficiary has died or no beneficiary was named, the asset may end up in probate.

THE STEPS OF SETTLING AN ESTATE

1. Find and read the will or trust.

In Utah, whoever holds the original will must deliver it promptly, when asked by an interested person, to someone able to open probate, usually the named personal representative (Utah Code 75-2-902).

2. Determine whether probate is needed.

List every asset and how it's titled. If everything is in a trust or has a beneficiary, probate may not be needed at all.

3. Get legal authority.

A personal representative receives documents from the court (often called "letters") showing they're authorized to act. A successor trustee typically uses the trust document and a death certificate.

4. Get a tax ID and open an estate or trust account.

The estate or trust may need its own tax ID number from the IRS. Open a separate bank account. Never mix estate money with personal funds.

5. Inventory the assets.

List everything: real estate, accounts, vehicles, investments, valuables, and personal belongings. Get appraisals where needed and record values as of the date of death.

6. Notify creditors and pay valid debts.

Publish a notice to creditors when required, review claims, and pay valid debts from estate funds. Family members generally aren't personally responsible for the deceased's debts unless they co-signed, shared the account, or are otherwise responsible under the law.

7. Handle taxes.

- File the final personal income tax return for the year of death.
- The estate or trust may need to file its own income tax returns.
- Very large estates may owe federal estate tax. Most families won't, but check with a tax professional.
- As of 2026, Utah does not have a state estate or inheritance tax.

8. Distribute the assets.

After debts, taxes, and expenses are paid, distribute what's left according to the will, the trust, or Utah law. Get signed receipts from beneficiaries.

9. Close the estate.

Provide a final accounting to beneficiaries and, in probate, complete the steps to formally close the estate.

IF THERE'S NO WILL

When someone dies without a will, Utah's intestacy laws decide who inherits, usually the surviving spouse, children, parents, or siblings, in a set order. This may or may not match what your loved one would have wanted, and blended families can face especially complicated

results.

CLAIMING ASSETS AS A BENEFICIARY

If you're named as a beneficiary:

- Contact the insurer, bank, or account custodian directly.
- Provide a certified death certificate and the completed claim form.
- For inherited retirement accounts, ask about your options before cashing out. Taxes and withdrawal rules vary, and some choices can't be undone. A financial or tax professional can help.

COMMON MISTAKES TO AVOID

- Distributing assets before debts and taxes are settled
- Mixing estate money with personal money
- Selling property before you have legal authority
- Missing deadlines for creditor claims and tax filings
- Failing to keep receipts and records
- Not communicating with beneficiaries; silence breeds suspicion

WHEN TO GET HELP

Consider professional help if:

- Family members disagree, or someone contests the will
- The estate includes a business, out-of-state property, or complicated investments
- The estate may owe estate tax
- You simply feel overwhelmed

Many families find that a single consultation clears up a lot of confusion.

A LESSON FOR YOUR OWN PLANNING

Families who've been through probate often say the same thing afterward: "I don't want my kids to go through this." A properly funded living trust, up-to-date beneficiary designations, and clear records can make settling an estate dramatically simpler. Chapter 13 covers how to put your own plan in place.

CHAPTER 10 CHECKLIST

- ☐ Locate the original will and any trust documents
- ☐ Identify the personal representative or successor trustee
- ☐ List every asset and how it's titled
- ☐ Determine which assets pass outside probate

- ☐ Decide whether probate (or a small-estate affidavit) is needed
- ☐ Obtain legal authority to act
- ☐ Get a tax ID and open a separate estate or trust account
- ☐ Inventory and value assets as of the date of death
- ☐ Notify creditors and pay valid debts from the estate
- ☐ File final income tax returns and any estate or trust returns
- ☐ Distribute assets and collect signed receipts
- ☐ Provide a final accounting and close the estate

CHAPTER 11: CLOSING ACCOUNTS AND LOOSE ENDS

After the major financial and legal tasks are underway, there are dozens of smaller details to wrap up: utilities, subscriptions, digital accounts, vehicles, and personal belongings. None of these are urgent on their own, but together they can stretch on for months.

This chapter helps you work through them in an organized way.

START WITH A MASTER LIST

Before you start making calls, build one list of every account and service you can find. Good places to look:

- Bank and credit card statements (look for automatic payments)
- The mail, for at least a few months
- Email inboxes
- Phone contacts and apps
- Tax returns
- Any "Where Everything Is" sheet your loved one left (see Chapter 3)

For each item, record the company, account number, phone number, and what you need to do: close, transfer, or keep for now. The worksheet in the appendix can help.

What you'll usually need: a certified death certificate (or a copy, for smaller accounts), proof of your authority as executor or trustee, and the account details.

UTILITIES AND HOUSEHOLD SERVICES

- Keep power, water, gas, and heat on while the home is occupied, being sold, or needs protecting from freezing pipes.
- Transfer services into the name of the surviving spouse, the estate, or a new owner when appropriate.
- Cancel or transfer phone, internet, cable, and streaming services.
- Stop newspaper and magazine subscriptions, and services like lawn care, pest control, and home security once they're no longer needed.

CREDIT CARDS AND LOANS

- Notify each credit card company and close individual cards.
- Remove the deceased from joint cards and accounts; the surviving owner remains responsible for those balances.
- Notify mortgage and auto lenders. Federal law generally protects a surviving spouse or relative inheriting a home from having the mortgage called due just because of the death, but keep payments current while things are sorted out.

- Remember: debts are paid from the estate. Family members generally aren't personally responsible unless they co-signed, shared the account, or are otherwise responsible under the law. Joint account owners remain responsible for joint balances. If a collector asks you to pay, ask for the debt in writing and get advice before paying.

SUBSCRIPTIONS AND MEMBERSHIPS

Recurring charges are easy to miss. Look for:

- Streaming, music, and software subscriptions
- Gym and club memberships
- Meal kits and delivery services
- Warehouse club and shopping memberships
- App store subscriptions
- Charitable donations on auto-pay
- Professional licenses and association dues

Some memberships offer refunds for unused time. It's worth asking.

GOVERNMENT AND LICENSING

- Cancel the driver's license through the Utah Driver License Division. This also helps prevent identity theft.
- Cancel voter registration through the county clerk.
- Cancel the passport by sending it to the U.S. Department of State with a death certificate.
- Cancel firearm, hunting, fishing, or professional licenses as applicable.
- Notify the county assessor if property ownership changes.

VEHICLES

- Keep vehicles insured until they're sold or transferred.
- Transfer title through the Utah Division of Motor Vehicles. Requirements depend on how the vehicle was titled and whether probate is needed.
- Cancel the auto insurance once vehicles are sold or transferred, and ask about refunds of prepaid premiums.

HEALTH AND MEDICAL ITEMS

- Return rented medical equipment such as hospital beds, oxygen, and wheelchairs.
- Cancel prescription refills and mail-order pharmacy deliveries.
- Dispose of leftover medications safely. Many Utah pharmacies and police stations have take-back drop boxes.
- Keep final medical bills; they may be paid by insurance or by the estate.

DIGITAL ACCOUNTS

Today, much of life lives online. Digital accounts can hold photos, money, memories, and personal information.

- Email: Download important messages and photos before closing. Email is often needed to reset passwords for other accounts.
- Social media: Many platforms let families memorialize or close an account. Memorialized accounts preserve posts and photos while preventing logins.
- Photos and cloud storage: Download and back up family pictures and videos.
- Online banking and payment apps: Notify the companies and close or transfer balances.
- Phones and computers: Be careful before wiping devices; they may hold passwords, photos, and records.
- Loyalty programs: Some airline miles and reward points can be transferred to family members.

Many tech companies have legacy or inactive-account tools, such as legacy contacts and inactive account managers. If your loved one set one up, it can make this much easier.

IDENTITY THEFT PROTECTION

Chapter 9 covered your first steps. For the months ahead:

- Check that each credit bureau added a "deceased" notation.
- Watch the mail for new credit cards, loan offers, or bills you don't recognize.
- Request a copy of your loved one's credit report to spot unknown accounts.
- Be wary of scams. Fraudsters sometimes target grieving families with fake debts, fake insurance policies, or "unclaimed money" offers.

UNCLAIMED PROPERTY

Old bank accounts, refunds, uncashed checks, and insurance payouts sometimes end up with the state. Search Utah's unclaimed property program online, and other states where your loved one lived. Searching is free; you should never have to pay someone to find or claim it.

PERSONAL BELONGINGS

Sorting through a loved one's belongings is often the hardest loose end, emotionally.

- Don't rush. Unless the home must be sold quickly, there's no deadline.
- Follow the will or trust. Some plans include a list of who gets specific items.
- Set a fair process for dividing belongings, such as taking turns choosing items.
- Photograph sentimental items before giving them away.
- Consider donating clothing and household goods. Keep receipts; the estate may benefit.
- For large households, estate sale companies can help.

CLOSING THE FINAL CHAPTER

As accounts close and boxes are packed, the finality of loss can feel heavy all over again. It's okay to take breaks, ask for help, and keep a few things simply because they remind you of the person you love.

CHAPTER 11 CHECKLIST

- ☐ Create a master list of accounts and services
- ☐ Keep needed utilities on; cancel or transfer the rest
- ☐ Notify credit card companies and lenders
- ☐ Cancel subscriptions, memberships, and auto-pays
- ☐ Cancel the driver's license, voter registration, and passport
- ☐ Transfer or sell vehicles and update insurance
- ☐ Return medical equipment and dispose of medications safely
- ☐ Save photos and important files from digital accounts
- ☐ Memorialize or close social media and email accounts
- ☐ Monitor credit and watch for scams
- ☐ Search for unclaimed property
- ☐ Divide personal belongings fairly and thoughtfully

CHAPTER 12: GRIEF AND HEALING

The paperwork eventually ends. Grief doesn't follow a schedule. This chapter is about the emotional side of loss: what grief can look like, how to care for yourself and others over time, and where to find support in Utah.

(This chapter is general information, not medical or mental health advice.)

GRIEF IS NOT A STRAIGHT LINE

You may have heard of "stages" of grief. In reality, most people don't move through grief in neat steps. It comes in waves: good days, hard days, and moments that catch you off guard, like a song in the grocery store or a familiar handwriting on an old card.

Common experiences include:

- Sadness, crying, or numbness
- Anger, guilt, or "what if" thoughts
- Relief, especially after a long illness, often followed by guilt about feeling relieved
- Trouble sleeping, eating, or concentrating
- Fatigue and forgetfulness
- Feeling the person's presence, or dreaming about them

All of these are common. There is no right way, and no deadline.

THE FIRST YEAR

The first year brings many "firsts": the first birthday, holiday, and anniversary without your loved one. These days are often harder than expected.

Ideas for difficult days:

- Plan ahead. Decide how you want to spend the day rather than letting it ambush you.
- Start a new tradition: light a candle, cook their favorite meal, or visit a meaningful place.
- Let family members share how they want to mark the day; people grieve differently.
- Give yourself permission to change plans at the last minute.

HEALTHY WAYS TO COPE

- Talk about your loved one. Saying their name and sharing stories keeps their memory alive.
- Keep basic routines: regular meals, sleep, and movement.
- Spend time outdoors. Utah's mountains, canyons, and parks can be a quiet place to breathe.
- Write in a journal or write a letter to your loved one.
- Lean on faith, prayer, scripture, or spiritual practices if they bring comfort.
- Accept help, and ask for it specifically.

- Put off major decisions, like selling a home or moving, for a while if you can.

HOW GRIEF AFFECTS FAMILIES

Everyone in a family grieves differently. One person may want to talk constantly; another may go quiet or stay busy. Neither is wrong.

- Children may grieve in short bursts and revisit the loss as they grow older.
- Teens may turn to friends rather than parents.
- Men and women often express grief differently.
- A surviving spouse may face loneliness along with new responsibilities.

Patience and open communication help families stay close through loss.

HELPING SOMEONE WHO IS GRIEVING

If you're supporting a grieving friend or relative:

- Show up. A visit, a meal, or a text means more than finding perfect words.
- Say the person's name and share memories.
- Offer specific help: "I'm bringing dinner Thursday" works better than "Let me know if you need anything."
- Remember the hard dates: birthdays, anniversaries, and holidays.
- Keep checking in after the first few weeks, when support usually fades.

WHEN TO SEEK MORE HELP

Grief is normal, but sometimes it becomes overwhelming. Consider reaching out to a doctor, counselor, or grief professional if you or someone you love:

- Can't manage daily responsibilities after many months
- Feels hopeless, or unable to find any meaning or joy
- Is relying on alcohol or other substances to cope
- Withdraws completely from family and friends

If you or someone you know is having thoughts of suicide or is in crisis, call or text 988 to reach the 988 Suicide & Crisis Lifeline, available 24 hours a day. In an emergency, call 911.

WHERE TO FIND SUPPORT IN UTAH

- Hospice bereavement programs: Most hospice providers offer grief support to families, often for about a year after a death, even if your loved one wasn't in their care for long. Ask the hospice team what they offer.
- Funeral homes: Many Utah funeral homes offer grief resources, aftercare programs, or referrals to local support groups.

- Faith communities: Churches, congregations, and faith leaders across Utah often provide meals, visits, and ongoing support.
- Grief support groups: Hospitals, community centers, and nonprofits throughout the state host groups for widows and widowers, parents who have lost children, and families who have lost someone to suicide or sudden death.
- Children's grief centers: Utah has organizations that offer peer support groups specifically for grieving children, teens, and their families.
- Counselors and therapists: A licensed grief counselor can provide one-on-one support.
- Veterans: Families of veterans can ask the VA about bereavement counseling.

Current listings of grief support resources and providers are available at utahlovedones.com.

CARRYING THEIR MEMORY FORWARD

Healing doesn't mean forgetting. Over time, many people find ways to carry their loved one with them:

- Compile a memory book of photos, letters, and family stories.
- Plant a tree or garden.
- Donate to or volunteer for a cause they cared about.
- Pass down recipes, traditions, and stories to grandchildren.
- Record family members sharing their memories.

Grief is the price of love. In time, the sharp edges usually soften, and memories that once brought tears begin to bring comfort too.

CHAPTER 12 CHECKLIST

- ☐ Allow yourself to grieve in your own way and time
- ☐ Plan ahead for birthdays, holidays, and anniversaries
- ☐ Keep basic routines for sleep, meals, and movement
- ☐ Talk about your loved one and share stories
- ☐ Accept help, and ask for what you need
- ☐ Postpone major decisions when possible
- ☐ Ask the hospice or funeral home about grief support programs
- ☐ Find a support group or counselor if needed
- ☐ Know the 988 Suicide & Crisis Lifeline: call or text 988
- ☐ Find a meaningful way to honor your loved one's memory

CHAPTER 13: LEARNING FROM THE EXPERIENCE

If you've walked through the loss of someone you love, you now know something most people don't learn until it's too late: how much a little preparation matters.

Maybe your loved one left everything organized, and you felt the gift of that. Or maybe you spent weeks searching for documents, waiting on a court, or guessing what they would have wanted. Either way, you've seen firsthand what your own family will someday face.

This final chapter is about turning that experience into action, so that when your time comes, the people you love have a clear path.

(This chapter is general education, not legal advice.)

WHAT FAMILIES OFTEN SAY AFTERWARD

- "I wish we'd talked about this sooner."
- "We had no idea where anything was."
- "Probate took so much longer than we expected."
- "I don't want my kids to go through this."

If any of these sound familiar, now is the right time to act, while the lessons are fresh and while you're able.

STEP 1: PUT YOUR CORE DOCUMENTS IN PLACE

Chapter 3 explains each of these in detail. Depending on whether you choose a will-based or trust-based plan, most adults need some or all of these:

1. A will, naming your personal representative and, for parents of minor children, a guardian.
2. A revocable living trust, if you want your family to avoid probate on the assets you place in it and keep matters private.
3. A pour-over will, the safety net that moves any forgotten assets into your trust.
4. A durable financial power of attorney, so someone you trust can manage your finances if you can't.
5. An advance healthcare directive, naming a healthcare agent and recording your wishes for end-of-life care.
6. A HIPAA authorization, so your loved ones can talk with your doctors.

If you choose a will-based plan instead of a trust, you'll still want documents 1, 4, 5, and 6. If you choose a trust, you'll want all six.

STEP 2: FUND YOUR TRUST

A trust only controls what's actually placed in it. Retitle your home, bank accounts, and investment accounts into the trust as your plan directs. An unfunded trust is one of the most common, and most costly, estate planning mistakes.

STEP 3: REVIEW YOUR BENEFICIARY DESIGNATIONS

Check every life insurance policy, retirement account, annuity, and POD or TOD account. Name primary and contingent beneficiaries, and make sure they match your overall plan. As Chapter 10 explained, these forms usually override your will.

STEP 4: WRITE DOWN YOUR FUNERAL WISHES

Spare your family from guessing. Using Chapters 1 and 2 as a guide, record:

- Burial, cremation, or another option
- The type of service you'd like, and where
- Music, readings, speakers, and religious or military honors
- How you'd like the costs covered

Consider whether pre-planning or pre-funding your funeral makes sense for your family.

STEP 5: COMPLETE YOUR "WHERE EVERYTHING IS" SHEET

Use the master list from Chapter 3 and the worksheet in the appendix. Include accounts, policies, property, key contacts, and digital access. Then tell at least two trusted people where to find it.

STEP 6: HAVE THE CONVERSATION

Revisit Chapter 1. Talk with your family about your plan, your wishes, and who you've chosen to serve. Ask the people you've named whether they're willing. A plan your family knows about is far more powerful than one hidden in a drawer.

STEP 7: KEEP IT CURRENT

Review your plan every three to five years, and right away after marriage, divorce, births, deaths, a move, or a major change in assets.

HELPING THE NEXT GENERATION

Your experience can also help others:

- Encourage aging parents to get organized while they can.

- Encourage adult children to create their own basic documents, especially a healthcare directive and power of attorney once they turn 18.
- Share this guide with a friend who may need it.

A FINAL WORD

Grief teaches hard lessons. One of the most loving things you can do with what you've learned is to make sure your own family has an easier road. Planning ahead isn't about dying. It's about caring for the people you'll leave behind.

If you'd like help preparing your estate planning documents, Sword & Shield Estate Planning offers flat-fee estate planning document preparation. Sword & Shield is not a law firm, does not give legal advice, and does not represent clients. For advice about your legal rights or which documents fit your situation, consult a Utah-licensed attorney. To find funeral, pre-need, and support providers in Utah, visit utahlovedones.com.

CHAPTER 13 CHECKLIST

- ☐ Choose a will-based or trust-based plan
- ☐ Will (with guardian named, if you have minor children)
- ☐ Revocable living trust
- ☐ Pour-over will
- ☐ Durable financial power of attorney
- ☐ Advance healthcare directive
- ☐ HIPAA authorization
- ☐ Fund your trust
- ☐ Review and update all beneficiary designations
- ☐ Write down your funeral wishes
- ☐ Complete your "Where Everything Is" sheet
- ☐ Talk with your family about your plan
- ☐ Set a calendar reminder to review your plan

APPENDIX

MASTER CHECKLISTS

Use these combined checklists to track your progress. Each chapter's full checklist appears at the end of that chapter.

BEFORE: PREPARING AHEAD

The Conversation (Chapter 1)

- ☐ Talk with loved ones about end-of-life and funeral wishes
- ☐ Ask who they want making decisions
- ☐ Write down what you learn

Pre-Planning (Chapter 2)

- ☐ Choose burial, cremation, or another option
- ☐ Choose the type of service
- ☐ Decide whether to pre-plan or pre-fund with a provider
- ☐ Keep copies of any pre-need contract with your documents

Paperwork (Chapter 3)

- ☐ Will (with guardian named for minor children)
- ☐ Revocable living trust, funded
- ☐ Pour-over will
- ☐ Durable financial power of attorney
- ☐ Advance healthcare directive
- ☐ HIPAA authorization
- ☐ Beneficiary designations reviewed
- ☐ "Where Everything Is" sheet completed and shared

When the End Is Near (Chapter 4)

- ☐ Ask about hospice or palliative care
- ☐ Have the healthcare directive on hand
- ☐ Know whom to call first at the time of death

DURING: THE FUNERAL

First 24 to 48 Hours (Chapter 5)

- ☐ Make the necessary calls (hospice, doctor, or 911 as appropriate)
- ☐ Contact the funeral home
- ☐ Notify close family and friends
- ☐ Prepare for the arrangement meeting
- ☐ Order 5 to 10 or more certified death certificates

Planning the Service (Chapter 6)

- ☐ Choose the service type, date, and place
- ☐ Write and publish the obituary
- ☐ Choose speakers, music, and readings
- ☐ Request veterans' honors if eligible

Funeral Costs (Chapter 7)

- ☐ Request the funeral home's General Price List
- ☐ Compare options and set a budget
- ☐ Check for life insurance, pre-need, and veterans' benefits

Caring for Your Family (Chapter 8)

- ☐ Choose a point person and delegate tasks
- ☐ Prepare children for the funeral
- ☐ Support older relatives
- ☐ Track who sent food, flowers, and gifts

AFTER: THE WEEKS AND MONTHS AHEAD

First Week (Chapter 9)

- ☐ Secure the home, vehicles, and valuables
- ☐ Forward the mail
- ☐ Notify Social Security, employer, VA, and insurers
- ☐ File life insurance claims
- ☐ Notify banks and credit bureaus

Settling the Estate (Chapter 10)

- ☐ Identify the personal representative or trustee
- ☐ Determine whether probate is needed
- ☐ Inventory assets and pay valid debts
- ☐ File final tax returns
- ☐ Distribute assets and close the estate

Loose Ends (Chapter 11)

- ☐ Cancel subscriptions, licenses, and services
- ☐ Transfer vehicles
- ☐ Handle digital accounts
- ☐ Search for unclaimed property
- ☐ Divide personal belongings

Grief and Healing (Chapter 12)

- ☐ Plan for difficult dates

- ☐ Find grief support if needed
- ☐ Remember: call or text 988 in a crisis

Your Own Plan (Chapter 13)

- ☐ Complete your core documents
- ☐ Fund your trust and update beneficiaries
- ☐ Write down your funeral wishes
- ☐ Talk with your family
- ☐ Set a review date

"WHERE EVERYTHING IS" WORKSHEET

Personal

Full legal name: _____

Location of Social Security card, birth certificate, and marriage records:

Military discharge (DD-214) location: _____

Estate Planning Documents

Location of will / trust: _____

Personal representative / successor trustee: _____

Financial power of attorney agent: _____

Healthcare agent: _____

Accounts (institution, type, contact)

Insurance and Annuities (company, policy number location, agent)

Property and Vehicles

Funeral Wishes and Pre-Need Contract Location

Key Contacts (estate planner, attorney, advisor, insurance agent, accountant, funeral home)

Digital Access (password manager, devices, emergency access)

GLOSSARY

Advance Healthcare Directive: A legal document that names a healthcare agent and records your wishes about medical treatment and end-of-life care.

Annuity: A contract with an insurance company that can provide income and may pay a death benefit to a named beneficiary.

Arrangement Conference: The meeting with a funeral home to plan services and make decisions after a death.

Beneficiary: A person or organization that receives assets from a will, trust, insurance policy, or account.

Beneficiary Designation: A form naming who receives an account or policy at death. It usually overrides a will.

Bereavement: The period of grief and adjustment after a death.

Burial Vault (Grave Liner): A container that holds the casket in the ground; often required by cemeteries.

Casket: A container for the body for viewing and burial.

Certified Death Certificate: An official copy of the death certificate required by most institutions to process claims and transfers.

Columbarium: A structure with niches for holding cremated remains.

Conservatorship: A court process that appoints someone to manage the finances of a person who can no longer do so; often avoidable with a power of attorney.

Contingent Beneficiary: A backup beneficiary who receives assets if the primary beneficiary has died.

Cremation: The process of reducing a body to cremated remains through heat.

Direct Burial: Burial shortly after death without a viewing or formal service.

Direct Cremation: Cremation shortly after death without a viewing or formal service; typically the least expensive option.

Durable Financial Power of Attorney: A document naming someone to manage your finances if you become incapacitated. "Durable" means it remains in effect after incapacity.

Embalming: A process that temporarily preserves the body, usually for a viewing.

Estate: Everything a person owns at death, along with their debts.

Executor: The person named in a will to settle the estate. In Utah, called the personal representative.

Fiduciary: A person legally required to act in another's best interest, such as a trustee, personal representative, or agent.

FTC Funeral Rule: A federal rule that gives consumers the right to itemized pricing and to choose only the goods and services they want.

Funding a Trust: Retitling assets into a trust's name so the trust controls them.

General Price List (GPL): The itemized list of prices a funeral home must provide under the FTC Funeral Rule.

Green Burial: A burial with minimal environmental impact, often without embalming or a vault.

Guardian: A person named to care for minor children if their parents die; typically named in a will.

Heir: A person entitled to inherit under state law when there is no will.

HIPAA Authorization: A document allowing medical providers to share your health information with the people you choose.

Hospice: Care focused on comfort for people with a terminal illness, typically covered by Medicare.

Informal Probate: A simpler probate process available in Utah that usually doesn't require court hearings.

Intestate: Dying without a valid will. State law then decides who inherits.

Letters Testamentary / Letters of Administration: Court documents giving a personal representative authority to act for the estate.

Living Trust (Revocable Living Trust): A trust you create and control during your life that passes assets to beneficiaries at death, usually without probate.

Memorial Service: A service held without the body present.

Obituary: A published notice of a death, often including a life summary and service details.

Palliative Care: Medical care focused on comfort and quality of life, available at any stage of serious illness.

Payable-on-Death (POD): A designation that passes a bank account directly to a named beneficiary.

Personal Representative: Utah's term for the person who settles an estate through probate.

Pour-Over Will: A will that moves any assets left outside a trust into the trust.

Pre-Need Contract: An agreement to plan, and often pay for, funeral services in advance.

Probate: The court-supervised process of validating a will, paying debts, and distributing assets.

Small Estate Affidavit: A simplified way to collect personal property of a small estate without full probate, if eligible. In Utah, generally available when the estate does not exceed \$100,000 and includes no real estate.

Successor Trustee: The person who manages and distributes a trust after the creator dies or becomes incapacitated.

Transfer-on-Death (TOD): A designation that passes an investment account or certain property directly to a named beneficiary.

Trust: A legal arrangement in which a trustee holds assets for beneficiaries.

Trustee: The person who manages a trust.

Viewing (Visitation): A gathering where family and friends see the deceased and offer condolences before the funeral.

Will: A legal document stating who receives your property and who will settle your estate.

If you'd like help preparing your estate planning documents, Sword & Shield Estate Planning offers flat-fee estate planning document preparation. Sword & Shield is not a law firm, does not give legal advice, and does not represent clients. For advice about your legal rights or which documents fit your situation, consult a Utah-licensed attorney. To find funeral, pre-need, and support providers in Utah, visit utahlovedones.com.

ABOUT THE AUTHOR

Curtis Olsen has spent nearly two decades helping families prepare for life's hardest moments. A licensed insurance agent since 2006, he founded Sword & Shield Estate Planning in 2010, a flat-fee estate planning document preparation service that now serves families across the country.

Over the years, Curtis has sat with countless families who were sorting through a loved one's affairs, often without a plan, a list, or any idea where to start. Those conversations inspired this guide and the statewide directory at **utahlovedones.com**, which helps Utah families find funeral, pre-need, and support providers.

Curtis lives in Spanish Fork, Utah. His hope is simple: that no family has to face a loss without knowing what comes next.



Learn more at
utahlovedones.com

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