Neptune Society®

The Complete Checklist

FOR WHEN A LOVED ONE PASSES AWAY

As you read through this checklist of things to do and get a clearer picture of all that is entailed, don't let yourself be overwhelmed. It's important to reach out for assistance from family members, friends and professionals. Accept help when it is offered and delegate tasks whenever possible.

When faced with the loss of a loved one, immediate family members are often overwhelmed — both with emotion and with all the things that need to be done. If your loved one hasn't made any arrangements ahead of time, just understanding how to get a funeral, memorial or cremation handled can seem like an impossible task. This resource walks you through the tasks necessary in the moments following a death through to things that need to be completed a few weeks after someone passes away.

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The Timeline of Events

Understanding when to take action is almost as important as understanding what you need to do following the loss of a loved one. This section provides a step-by-step plan, broken down by what needs to be done immediately, what can wait a few days, and what can be handled a few weeks or more after a loss.

It's important to note that, in each section, the tasks listed won't necessarily be handled in the order presented in this resource. In some cases, items will need to be handled simultaneously. In other cases, the order of the tasks will depend on your unique situation or what a funeral home or cremation society is able to do for you immediately.

What to Do Immediately After a Loved One Passes Away

In the immediate hours and day following a loss, a number of phone calls must be made, and some decisions about final arrangements must begin. We know that this can be a time of shock, grief and stress, but having a checklist and knowing when to take action removes some of the burden from you. This section covers the timeline of events and includes a checklist worksheet at the end that walks you through the entire process.

Make the First Phone Call

One of the first calls you should make isn't to a friend or family member, but to the appropriate authority regarding the death. Certainly, you can call a close loved one too, especially if you need help with the immediate details, but notify health care workers or authorities as soon as possible too.

Who is the proper authority to notify about a death? It depends on where a person passes away.

- In hospice care, notify the hospice nurse.
- In a hospital, notify the staff, who typically call the funeral service or cremation society of your choice for you. Medical staff will also arrange an autopsy if it is necessary. Even if the county medical examiner doesn't require an autopsy, family members can ask for a private autopsy if they have any questions about the death. Private autopsies[1] are paid for by the family, and in some cases, you might be able to have the invoice covered by the estate.
- At home or work, call 911 or the non-emergency number for the local police or sheriff's office. When a death occurs outside of medical care, police must conduct an investigation. If a DNR order exists, you'll want to have it on hand, if at all possible, when you call emergency responders. Call 911 if you believe unnatural causes might have been a factor in the death; otherwise, dial a direct line to local law enforcement agencies to avoid going through emergency dispatchers.

Consider Matters Related to Organ Donation

Organ donation is a very time-sensitive activity, so decisions about the process need to be made immediately. First, try to find out whether the loved one recorded wishes to become an organ donor.[2] Look on the driver's license for a note that they were part of the donor registry.

You can also check any advance health care directive, living will or health care proxy documents that might exist. If no documentation exists regarding the loved one's wishes, then the next of kin makes the organ donation decision.

Steps to take if organs will be donated:

- Notify medical staff if you are at a hospital.
- Call the county medical examiner's office for assistance if the person passed away outside of medical care.
- Notify the funeral home or cremation society staff that the person is an organ donor.
- Speak with the donation center representative. The next of kin typically has to handle this step.

Organs and tissue are typically harvested at the hospital or funeral home, depending on the location and situation involved. In some cases, the loved one may be transported to a separate location for the procedure and then taken to the cremation provider or funeral home of the family's choosing.

Contacting Immediate Family

This step can occur alongside the previous two steps, especially since having family close by provides an opportunity for mutual comforting and information sharing. Someone else in the family might know what the loved one's wishes are regarding something like organ donation or whether they wanted to be cremated or have a traditional burial. It's also critical to contact the legal next of kin as soon as possible, because they may need to sign documents for the medical examiner or authorize cremation or other steps. Not having the right person available to authorize or sign can delay death certificates and cremation processes.

When gathering family or contacting them via phone, attempt to locate any possible end-of-life plans the loved one might have made. Plans may have been left with a spouse, children, siblings or very close friends. If no plans are located, consider working together as a family to decide:

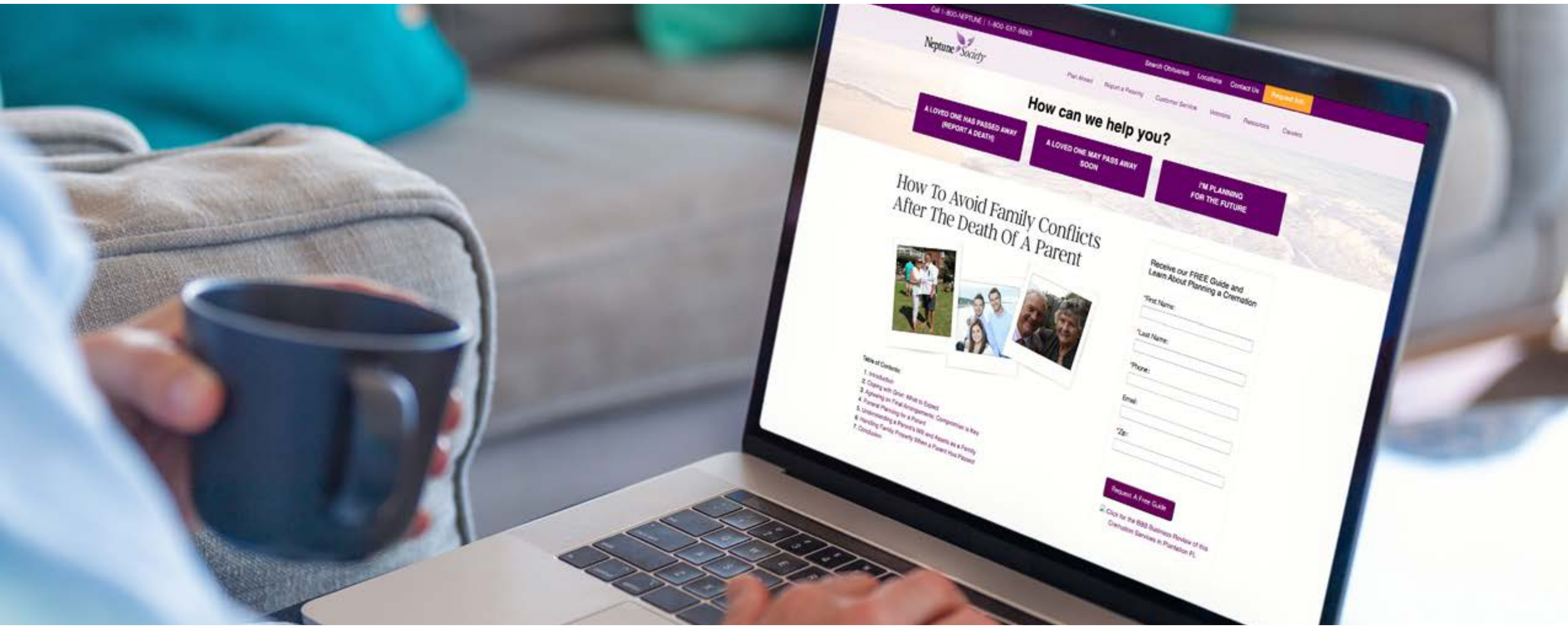
- What would the loved one have wanted with regard to end-of-life care and celebration?
- What can the family afford?
- What is most likely to support healing for the surviving family members?

For information on avoiding family conflicts[3] as you deal with these emotional issues, check out our resource on what to do after losing a parent.

Did You Know?

Over the past 15 years, cremation rates in the U.S. have nearly doubled. It's projected that by 2019, 2 out of 4 Americans will choose cremation.

> If you and your sibling(s) have recently lost a parent, you might find our blog post "How To Avoid Family Conflicts After The Death Of A Parent" a valuable resource.



Making a Decision about Final Disposition

The final disposition is what happens to a loved one following all required medical examiner procedures, optional organ harvesting and any funeral service the family might like. To ensure the right paperwork and processes can be handled in a timely manner, families should notify funeral or cremation providers as soon as possible about disposition decisions, which can include:

- Burial[4]
- Cremation[5]
- Donation[6]

What is the difference between body donation and organ donation?

Body donation is not the same thing as organ donation. Organ donation involves donating some portions of the body to help another person, but there is still a body to be buried or cremated. With body donation, the entire body is donated, making it a form of disposition. Each state has its own rules about body donations.[7]

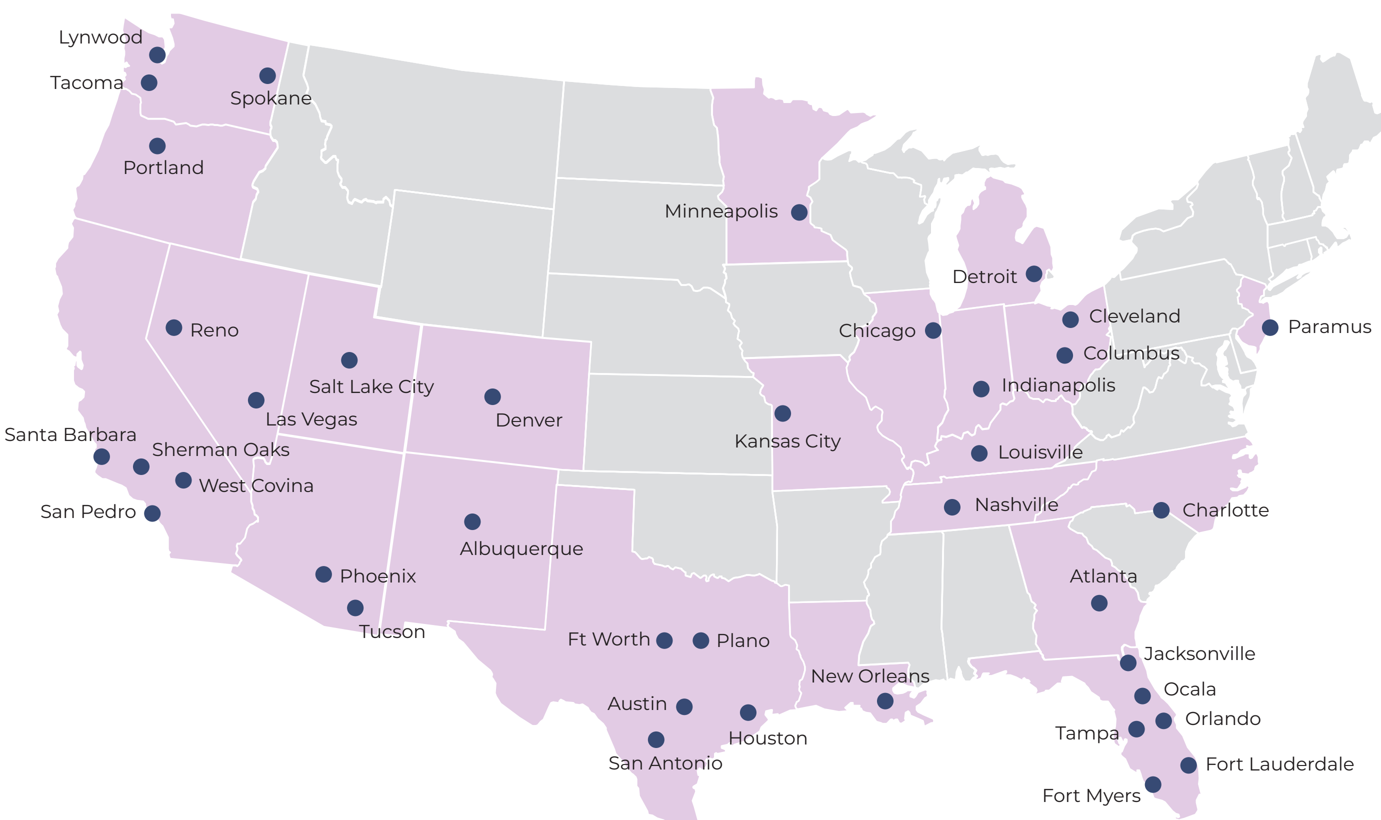
To find more information on body donation in your state, start with this list of body donation programs by state.[8]

Choosing a Cremation Society, Funeral Home or Education Service

Once the family decides on disposition, they must choose a provider for these services. Neptune Society®, America's largest, affordable cremation services provider for over 40 years, has offices all over the country, including in:

- Arizona[9]
- California[10]
- Colorado[11]
- Florida[12]
- Georgia[13]
- Illinois[14]
- Indiana[15]
- Kentucky[16]
- Louisiana[17]
- Michigan[18]
- Minnesota[19]
- Missouri[20]
- Nevada[21]
- New Jersey[22]
- New Mexico[23]
- North Carolina[24]
- Ohio[25]
- Oregon[26]

Hospital and hospice providers can often suggest local providers, and if your loved one was in the military, a union, a religious group or a fraternal organization, you might be able to take advantage of specific benefits. Service members are often afforded certain benefits and special service accommodations, for example. Families can contact the Veterans Administration[27] for information about burial benefits for vets.



Families can also find providers in local business listings and via online searches. Look for a provider that offers the type of services you need — whether that's cremation or funeral services — to assist you throughout the upcoming days. If you know ahead of time that you won't be able to pay for deathcare services, and you are not aware of any insurance benefits that will help cover the cost, disclose this fact to health care providers and any funeral home or cremation society you contact. Representatives will be able to direct you to agencies that provide assistance in such situations.

When working with a disposition service provider, make sure you understand the fees and prices of all services you order, and ask your provider about payment options. It may be possible to make payments over time, the provider might accept a deposit in lieu of payment until life insurance policies process, and credit and debit card payments are usually acceptable.

Avoiding Scams When Shopping for a Funeral or Cremation Provider

Understanding that families are often put in the position of making arrangements during times of shock and grief — and that they must make some final arrangement — the Federal Trade Commission has put in place rules to help protect families from possible predatory sales practices. One of the best ways to avoid such issues is to work with a reputable funeral or cremation provider, but understanding your rights under the funeral rules is also important. The FTC law says you have a choice when it comes to services and products, that providers must be upfront and clear about pricing, and that you have options for purchasing some supplies or services separate from the funeral home or cremation society you work with. For more information about your rights, check out the Federal Trade Commission guide on Shopping for Funeral Services.[28]

It's also important to avoid other scams or illegal financial pressures. Some lenders threaten loved ones if someone has died owing debt, giving the false impression that money must be paid on those debts right away. While debts do have to be settled if someone alive was a cosigner or joint owner of the debt, there are usually legal options for dealing with such issues that don't have to be handled immediately after a death.

If no living person cosigned for a debt, then the debt falls under the estate; assets associated with the estate may have to be used to pay the debt, but children, relatives or other heirs are not personally responsible for it. The next of kin might have to pay utility bills, especially if someone is still planning to use the home, but should consult with an estate attorney regarding estate administration if lenders are seeking payment of other types of obligations.

For additional information regarding preventing identity theft by cancelling a driver's license, flagging accounts, etc., check out AARP's article here.[29]

Arranging Transportation of the Loved One into the Care of a Provider

Families who plan to work with Neptune Society® can call 1-800-NEPTUNE to be connected to a local office for assistance. Loved ones can also call the funeral home provider of their choice to arrange transport.

Questions that will have to be answered include:

- Whether the loved one has a pacemaker[30] or other artificial implants. It's important to notify cremation providers of such implants, as they can prove dangerous in the cremation chamber and may need to be removed beforehand.
- Whether the loved one has gold teeth[31] that need to be removed. Some families want to keep these items and should work with a dental provider to remove them.
- Whether any jewelry or other effects should be removed before burial or cremation.

Transportation arrangements should be made very soon following the death if it occurs in a place where a morgue isn't available. It's important to get the loved one to a suitable location as quickly as possible, particularly if the family is considering a funeral service with a viewing.

Arranging for Immediate Dependent or Pet Care

If the loved one had minor children, special needs dependents or pets, someone will need to provide temporary care until permanent arrangements can be made. In the immediate hours and days following a death, it's important that children or pets are cared for in a loving, safe environment by people who can provide comfort while also seeing to needs such as food, safety and shelter.

It's also important that such arrangements don't add undue hardship or stress on any other immediate family members, who could be grieving too. For example, if someone has passed away and left a spouse and children, a surviving sibling might feel they are doing the spouse a favor by keeping the children for a few days. In reality, though, some people might be more stressed by having their children stay with someone else at such a critical time. When reaching out to help loved ones in need following a death, make sure you do so with tact and are careful to consider their feelings in the matter.

Rule of Thumb

It's a good rule of thumb to let the next of kin make the first move to post details on social media, or direct someone else to do so. Once the next of kin posts, other family and friends are free to post or make supporting comments.

Finishing Critical Notifications

Call close friends and extended family, or put a phone or email process in place to let people know about the loss. Assigning individuals to contact certain people takes the burden off the immediate family. You might ask each sibling to contact the children and others related to their immediate families, assign a person to call everyone on one side of the family, or put someone in charge of calling people from someone's personal address book.

In the immediate hours following a death, friends and family should avoid making posts on social media or other public places, as immediate family might still be dealing with all of the details and decisions covered so far. If someone is trying to handle immediate arrangements with medical examiners or funeral homes and they are receiving constant texts, social network messages and phone calls because a friend posted about the death online, it can be extremely stressful and overwhelming.

It's a good rule of thumb to let the next of kin make the first move to post details on social media, or direct someone else to do so. Once the next of kin posts, other family and friends are free to post or make supporting comments.

You may also want to notify the loved one's doctor, especially if they were under close medical care. Your funeral home can provide some assistance with whether a coroner must be notified and how to go about doing so.

Notifying the Loved One's Employer

If the loved one was employed, call the human resources department at the company, or speak directly to a supervisor or owner if the business is small. HR departments, particularly in larger companies, will likely only speak to the next of kin or anyone previously listed by the loved one as an emergency contact in employee paperwork. In addition to notifying them of the loss, ask about:

- Any pay or benefits that might be due; this could include hours worked but not paid, vacation and sick time owed, and disability income
- Death benefits, pensions, credit union arrangements, or 401k accounts
- If the company offered life insurance benefits, who the beneficiary is and how to file a claim
- Whether dependents, such as a spouse and/or children, remain eligible for benefit coverage through the company for any amount of time; health coverage might be extended for a certain period of time or be available through COBRA[32]

Note that some benefits, such as pension funds and life insurance policies, are typically set up as payable upon death. That means those benefits are paid directly to the beneficiary named and don't have to go through the probate process, though you will have to present a death certificate and fill out request forms. Other amounts, including a person's last paycheck, may be made out to the estate and probated.

✓Checklist: Actions to Take Immediately Following a Death

- ☐ Call the authorities
- ☐ Arrange for organ donation
- ☐ Contact immediate family
  - ☐ Is there a will or other estate docs?
  - ☐ Does anyone know about the loved one's wishes?
- ☐ Decide between burial, cremation and donation
- ☐ Choose a service provider:
- ☐ Arrange for transportation
- ☐ Notify the loved one's doctor and/or the county coroner
- ☐ Ensure minor children, dependents and pets are cared for
- ☐ Notify close friends and extended family
- ☐ Call the employer

What to Do Within a Few Days After a Loved One Passes Away

The biggest tasks to handle in the days just following a loss tend to relate to the funeral service or memorial, but before you get deep into those plans, make sure some basics of life are taken care of. Ask a friend or relative to keep an eye on your loved one's home. They might do so by collecting mail, watering plants and ensuring everything stays safe while the rest of the family is otherwise occupied. This is especially critical if the loved one you lost lived alone, as you'll want to make sure the property stays safe until estate arrangements can be made.

After handling those details, next of kin and family must usually turn to planning a memorial or funeral service. This section provides some details regarding those steps and ends with a checklist to help you remember everything that needs to be done.

Cremation, Burial, Funeral and Memorial: Understanding the Difference

Cremation and burial are two options for what happens to a loved one. Burial involves being buried in the ground or interred in a mausoleum; cremation is the act of converting a loved one to ashes. The ashes can then be scattered, stored in an urn in the family's home, placed in a special garden or site, or even used to create a memorial hourglass,[33] tattoo[34] or diamond.[35]

Prior to the final disposition, family members often want to hold a ceremony or gathering to celebrate the loved one's life in some way. Two common options are a funeral service and a memorial. The table below illustrates the differences between these two.

	Memorial Service	Funeral Service
Loved one is present in a casket	Not always; sometimes a loved one is not present; sometimes they are present in the form of ashes	Yes
Held at a funeral home or church	Not always	Typically
Directly precedes the burial or cremation	Not always	Yes
Can be held at any time, even months after final disposition	Yes	No
Can be held in almost any location	Yes	No, because of the presence of the loved one

Both funerals and memorials can be planned with plenty of customized choices, so families are able to personalize services to meet the wishes of their loved one, the needs of the family and the budget at hand.

Some examples of funeral or cremation services, ranked from more expensive to less expensive:

- A full funeral, with a casket, viewing, funeral service and burial
- A funeral with a private viewing, which also includes a casket, and burial
- A funeral service, with a casket present, prior to cremation
- Burial, in a casket, without a funeral service or viewing
- A direct cremation, which includes no service and only a few immediate family who view the loved one just before they are cremated

It's important to realize that there are an almost infinite number of ways you can combine funeral, cremation and related products and services. By working with your cremation or funeral provider, you can often come up with a selection of services that meets your emotional needs, honors your loved one and falls within the family's budget.

For more information on the type of services and products that are related to cremation, check out the Neptune Society® merchandise page.[36]

Collecting Memories and Information for the Funeral or Memorial Service

If you're planning to celebrate the life of your loved one, take some time to collect memories and information from people who were close to them. You might want to collect photographs, mementos and videos. These can be turned into standing displays at the funeral home, church or hall, and photographs and videos can be edited together into a tribute slideshow.

If you want to personalize the service in numerous little ways, find out or write down things about the loved one that can be incorporated into the event, including:

Favorite Song:

Education:

Military Service:

Jobs:

Involvement with Charities/Volunteer Organizations:

Favorite Color:

Pets:

Hobbies and Interests:

Favorite Travel Locations:

Anything Else:

✓Checklist of Arrangements for Funeral and Memorial Services

Once you gather information and decide what type of arrangements you want, follow this checklist to ensure other details are handled. Remember, one person can't handle all this work and information on their own, so don't be afraid to reach out to friends and family for help and delegate tasks to others. Many people will be delighted with the chance to be involved in honoring their lost loved one.

- ☐ **Clergy/Service Official.** Arrange for someone to officiate the service. Depending on the beliefs and traditions of the loved one and family, you may want to ask a religious official or member of the clergy. In some cases, a friend or family member might lead the service.

- ☐ **Music.** Select music or hire musicians for a memorial or funeral service. Music can be an extremely personal matter, and there are many options:
  - ☐ Play music via a CD player, stereo, Bluetooth speaker or sound equipment at venue
  - ☐ Have friends or family sing
  - ☐ Have friends or family play musical instruments
  - ☐ Hire professionals to play music or sing
  - ☐ Choose a song leader and pick songs that the entire gathering can sing together

- ☐ **Flowers.** If desired, order flowers for the memorial service. Many funeral homes and cremation societies work with local or national florists and may be able to assist with orders or provide a discount on family flowers.[37] You'll also need to decide who will take the flowers home following the service.
  - ☐ Friends and extended family might also send flowers and plants for the service. While this is a lovely gesture, it can be overwhelming for the family to deal with the flowers following the memorial or funeral. If you are worried about this challenge, consider asking for donations to a favorite charity in lieu of flowers; this request would need to be printed in the obituary.

- ☐ **Eulogies.** Eulogies are typically shared by close family members or friends. Call individuals you might like to speak at the funeral service or memorial as soon as possible so they have time to prepare. Provide them with some guidelines, such as how long they will speak and if someone else is covering specific topics. Let each person giving eulogies know about topics you want to avoid, such as politics, stories that case anyone in a negative light or stories that would especially upset immediate family. You can provide them with such information via email to ensure they have something to reference when preparing.

- ☐ **Printed items.** Families can opt to have memorial folders or orders of service printed; such items can help with the organization of the event, and they also provide friends and loved ones with something to take home and remember the person by. If you want a record of everyone who attended the event for future generations or reference, consider purchasing a guest book and setting up a signing station near the door.

- ☐ **Cemetery.** If the burial will take place immediately following the funeral service, you'll have to plan ahead with the cemetery. This isn't something that's always handled by the funeral service provider. Make sure you understand what services are covered by that provider and reach out to your chosen cemetery as soon as possible. Some locations require as much as 48–72 hours to prepare a below-ground grave, and you'll also want to ensure there are no scheduling conflicts if you plan to continue the funeral service at the graveside.

The Obituary: Online, Social Profiles and Printed

Obituaries should be published or posted at least a day or two before the funeral or memorial service so that friends and family members have time to arrange attendance. Families can opt to have obituaries printed in local papers, use social profiles to create a memorial page or engage online obituary services in the form of a legacy site. Some funeral and cremation service providers might also offer temporary or permanent online space for an obituary.

Facebook Memorial Page

Facebook offers the option for converting a person's social profile into a memorial page.[38] The page can't post or take other actions, but friends and family can view what is posted on it and post to it themselves, creating a digital location where memories, photos and videos can be shared. Some families might want to delay creating a memorial page if they are using the loved one's page to post updates regarding funerals or memorial services.

Legacy.com

This site is an online archive of obituaries, and it's one of the top sites in the United States. Users from all over can view obituaries by location, and you can use the site to submit obituaries to your choice of hundreds of newspapers.

Newspaper Obituaries

You can submit obituaries to your local press; each newspaper has different requirements for obituaries, so contact the newspaper to ask about length and format. Many family members don't realize that it often costs money to submit an obituary for publication; newspapers might either charge a flat fee per day published or charge by word count. Ask for a detailed breakdown of how much an obituary will cost before you place it for publication to avoid billing surprises.

When submitting an obituary, consider including:

- The person's full name
- Loved ones that preceded them in death
- Surviving family members
- Some details about the person's life, such as their career, school or military history
- Memberships in any organizations
- Where and when funeral or memorial services will be held
- Whether or not donations are being accepted in lieu of flowers

Sharing Service Details with Friends and Family

Regardless of whether you choose an obituary or are hosting a private or public service, share the information with close friends and family members. This is true even if you are only having immediate family at a viewing or opting for a direct cremation. Sharing the information saves you from a lot of phone calls and helps loved ones and friends know what the family wants and that they haven't missed attending a memorial or funeral. You might choose to have only immediate family at the viewing or gravesite, but let others provide a meal in a banquet hall or church fellowship hall where everyone can gather for comfort and to share memories.

Attending the Memorial, Funeral Service or Cremation

Finally, attend the event that you planned. You may need to arrive early to set up flowers, photographs, memorabilia, an urn or a guest book. Remember to take advantage of both professional and friendly help during this time; it's impossible for any one person to handle all of the arrangements.

If the burial is following the service, ensure directions are available, make requests to intended pall bearers, choose flowers to bring to the cemetery and make arrangements for someone to transport them.

> You may need to arrive early to set up. Remember to take advantage of any help you can during this time.
>
> **If the burial is following the service, ensure directions are available, make requests to pall bearers, choose flowers to bring to the cemetery and make arrangements for someone to transport them.**

Gathering Important Documents and Papers

The death certificate alone is not all the family, next of kin or estate executor needs to finalize financial, legal and other matters. This section provides a list of all the documents you should attempt to gather after a loved one passes away. Having these documents can help family members sort out an estate or work more efficiently with a probate or tax professional to bring matters to a close.

- Will or trust
- Deeds and titles
- Business agreements
- Tax returns
- Bank accounts and recent checking statements
- Earnings statements
- HR and work documents related to insurance, benefits, 401k
- Birth and marriage certificates
- Divorce orders and paperwork
- Military discharge papers
- Social Security number
- Vehicle title and registration
- Loan payment books
- Checking and savings registers
- Bills
- Investment accounts
- Life insurance
- Treasury bonds
- Safe deposit boxes
- Lists of account login and password information
- Contact information from the loved one's address book (online or off) or business cards

Most experts recommend gathering mail for at least a month to get the best possible idea of what bills and other matters might be related to the estate. Once you gather these documents, keep them in a safe location, and avoid mailing originals or giving them to banks, attorneys or other providers unless absolutely necessary. If you do have to mail an original document, make copies of it first and consider using tracking and requiring a signature when the item is received.

✓Checklist of Arrangements for Funeral and Memorial Services

- ☐ Arrange for someone to care for the loved one's home
- ☐ Plan the memorial or funeral service
  - ☐ Make decisions about memorial versus funeral
  - ☐ Collect memories
  - ☐ Gather information about the loved one
  - ☐ Arrange an official/clergy
  - ☐ Arrange music
  - ☐ Arrange flowers or donations, depending on preference
  - ☐ Ask individuals to give eulogies
  - ☐ Arrange for printed items
    - ❍ Guest book
    - ❍ Orders of service
    - ❍ Memorial folders
    - ❍ Prayer cards (for religious families)
  - ☐ Arrange for burial, if necessary
- ☐ Place an obituary, in print or online
- ☐ Share memorial details with friends and family
- ☐ Attend the memorial or funeral service
- ☐ Gather important documents

What to Do 15 Days or More After a Loved One Passes Away

This section covers a range of business, financial, memorial and personal tasks you may need to perform in the weeks and months following a death. They are grouped more by type of activity than by the order you might complete tasks in, as every family's situation will be slightly different. Not everyone will need to do all of the tasks in this section, but we've tried to provide as comprehensive a list as possible to help loved ones understand what might need to be handled.

Scattering Ashes

Scattering ashes can occur any time after a cremation if it's something you want to do. Some families plan a scattering ceremony to take place within days or weeks of the cremation, while others might wait years, especially if they have a unique place in mind or if it may take time for all distant family members to travel to be present.

Local, state and federal laws do limit where you can scatter ashes, though options can include over open waters, on private land and in some areas of national parks. Before scattering ashes, contact the owner of the land in question to get permission or look on national park sites to see if scattering is allowed and where.

If you want to scatter ashes at sea, you'll have to abide by the guidelines provided by the Environmental Protection Agency[39] and U.S. Coast Guard, which includes traveling far enough out in the water and notifying the EPA that you scattered ashes and at what location.

Instead of scattering ashes, you can choose to have them placed in the Neptune Memorial Reef®.[40] The Reef provides a unique oceanic final resting place while also supporting marine life, which can be something that is meaningful when a loved one cared about conserving the ocean or especially loved to be in or on the water.

You do need to follow state laws when scattering ashes, and the rules differ in every state. Even some counties have their own rules for when and where you can scatter the ashes of a loved one. For more information about laws in a specific state,[41] check out the NOLO listings.

You can also find state-specific information about ash scattering on the following Neptune Society® pages:

- Arizona[42]
- California[43]
- Colorado[44]
- Florida[45]
- Georgia[46]
- Illinois[47]
- Indiana[48]
- Kentucky[49]
- Louisiana[50]
- Michigan[51]
- Minnesota[52]
- Missouri[53]
- Nevada[54]
- New Jersey[55]
- New Mexico[56]
- North Carolina[57]
- Ohio[58]
- Oregon[59]

The Neptune Memorial Reef serves as an underwater mausoleum for ashes, as well as a home for a growing marine habitat.

Obtaining Copies of the Death Certificate

The death certificate is an official record that someone passed away; it's used to document the death for legal purposes. An official death certificate usually includes the cause of death, but families can also receive what is called a preliminary death certificate that has no cause of death. This allows families to put estate tasks in motion even if an autopsy or investigation is still pending.

Death certificates are required for a number of legal and financial matters in the weeks, months and even years following a death. You'll likely need at least several certified copies of the death certificate, but some families find they need a couple dozen copies. Some cremation societies and funeral homes provide assistance in obtaining death certificates, but you can also order them from the county headquarters or the vital records office[64] of the state where the death occurred. Other options include city hall or a local records office. Death certificates are often not included in your funeral home or cremation society service package, so typically you will need to pay the fees published by the county courts, records office or vital statistics office.

It can take time for a death certificate to be produced, so families should prepare to wait several days to several weeks, particularly in the case of a death certificate that includes the cause of death. The average wait time for such a certificate is 7–14 days or more.

When is a cause of death required?

You'll likely need a death certificate with cause of death for each application for benefits from:

- Life insurance
- Pensions or retirement plans
- Annuities
- Veterans Administration benefits
- Insurance to cover loans or credit card balances

It's also a good idea to keep at least one copy of the complete death certificate on file for family records.

When can families use a death certificate without cause of death?

A fact-of-death document can be used in some states when:

- Administering trusts, investments, stocks, bonds, 401ks and IRAs
- Transferring titles of automobiles, boats, trailers, campers, mobile homes or real estate
- Transferring accounts at a bank or credit union; most banks only require a single certificate, regardless of the number of accounts
- Dealing with probate or tax attorneys related to the estate
- To qualify for bereavement time under FMLA, depending on your employer's policies

While you're waiting for copies of the death certificate, make calls, collect addresses, and fill out forms necessary to claim benefits or complete asset transfers. You might even address and stamp envelopes so that everything is ready to go as soon as you receive the certificates, reducing any further hold up or delay.

Completing the Notification Process

During the weeks following a death, you can complete the notification process you began in the first few days. Most of the later notifications are to financial, legal and business institutions. Toward the end of this resource, you'll find templates that can be used to make many of these notifications. Some of the most common are listed below:

- Any relevant trust or estate attorney
- An accountant or tax professional if one is required to help file a final income tax return for the loved one; an estate tax return will also need to be filed
- Financial advisers or stockbrokers; ask about account beneficiaries and determine what forms must be completed to transfer assets
- The Social Security Administration[65] (800-772-1213)
    - Request that benefits being paid to the loved one are stopped, if necessary; the funeral home or cremation provider may have already have sent a notice of death
    - If the loved one left behind minor children or a spouse, ask about benefits for those individuals
    - The spouse or dependent children might also be eligible for a one-time survivor payment of $255
- Office of Veterans Affairs[66] (800-827-1000) if the loved one was a veteran
- Pension agencies

- The loved one's insurance agent for automobile, life, health or home insurance
- Various Medicare plans, including Medicare Part D, Medicare Advantage or Medigap
- Banks
    - Ask about any safe deposit boxes
    - Request information on how to change ownership of any jointly held accounts
    - Request forms for changing ownership or receiving a check for any accounts that will go to a beneficiary
- Mortgage company: Ask about life insurance that covers the mortgage
- Creditors: Ask each one if a credit life insurance plan was purchased
- Utility companies
- The post office: Complete paperwork to have mail forwarded to the next of kin's address, if necessary
- Experian,[67] TransUnion[68] and Equifax[69] credit reporting agencies: Ask to have the loved one removed from the databases to reduce the likelihood of credit fraud in their name
- Credit card companies
    - Close all accounts as of the date of death
    - Ask the agent to waive interest or fees after the date of death
    - Provide all credit card records to the executor of the estate
    - Note that credit card debt is unsecured debt; while the estate does have to settle its bills, heirs and family members who are not co signers on these accounts are not held personally liable for any debt
- The state's department of motor vehicles to cancel the loved one's license
- Internet, email and web providers to cancel online accounts and social media

Filing Life Insurance Claims

Begin with any written documentation you have regarding life insurance policies held by the loved one. Look in filing cabinets for policy books, declaration pages or bills that include contact numbers for the insurance company. Call the insurance company or use its website to find forms and instructions for filing claims.

Next, use a service such as Policy Inspector[70] to locate forgotten or lost life insurance policies your loved one might have held. These services do cost money, but if you don't have any documents regarding life insurance and believe your loved one might have purchased a policy in the past, the nominal fee can be worth it.

You might also consider searching the unclaimed property listings for any state where the loved one did business or lived for any period of time. He or she might have unclaimed property pending that is now part of the estate. Unclaimed property is any property that couldn't be provided to its rightful owner and was turned over to the state. You can search the unclaimed property website for each state or start with the National Association of Unclaimed Property Administrators.[71] Any unclaimed property you find under the name of the loved one can be claimed by the estate following the instructions of the unclaimed property office. The assets then become part of the estate and can be used to cover debts or be distributed to the heirs.

Meeting With the Probate Attorney

Even if no one is contesting the will — or there is no will — it's a good idea to meet with a probate attorney. In some states, probate is required to transfer ownership of certain assets; in most cases, at least the most basic of probate processes must occur to ensure the estate is properly executed and disbursements finalized.

By meeting with a probate lawyer, you can understand exactly what needs to be done to protect your loved one's legacy and ensure all heirs are treated fairly and according to the law.

Making a List of Debts and Bills

If you're the executor of the estate, an accurate list of bills and debts will help you close out all appropriate accounts and satisfy obligations before you disburse funds to heirs. The list of bills might include:

- Any outstanding unsecured debt, such as credit card and retail accounts or signature loans
- Secured debts, such as mortgages and car loans
- Medical bills
- Bills for funerals or other end-of-life arrangements
- Student loans
- Tax debts
- Fees associated with the estate
- Utility bills, including cell and landline service, internet service, cable, electricity, water, gas and waste management
- Rent or Homeowners Association dues

Executing the Will

After creditors are paid, the estate administrator distributes the remaining assets according to both the will and estate law in the state. The will should then be brought to the county or city courthouse so it can be filed into the probate record. The exception to this occurs when probate litigation is active; probate litigation typically occurs when one or more heirs believe a will is invalid, or when a will is not present and multiple heirs are arguing over the distribution of assets.

Sending Thank You Cards

Consider sending thank you cards to individuals who assisted with any of the tasks associated with planning services, helping with children or pets, caring for homes, or administering the estate. While thank you cards are optional, they are a nice token of appreciation for anyone who sent flowers, provided food or did anything else to support the family in the days following a loss. If a large group, such as a club, women's organization, school, group of coworkers or church contributed to assistance, you can send a single thank you card professing your gratitude and request that it be shared by being read at a meeting or posted on a board where everyone might see it.

Adjusting Your Own Estate Plans and Beneficiary Designations

Finally, adjust your own estate plans, beneficiary designations, and other legal and financial documents if the death of a person warrants it. For example, if you listed the loved one as a beneficiary on your own life insurance policy, you'll need to edit that designation. Do the same for bank accounts, 401k and retirement plans, IRAs, investment accounts, wills, and trusts.

Checklist: Actions to Take Within 15+ Days After a Death

- ☐ Scatter the ashes
  - ☐ Decide where to scatter the ashes
  - ☐ Receive permission or permits to scatter in that location
- ☐ Obtain copies of death certificate
- ☐ Apply for benefits
  - ☐ Insurance
  - ☐ Pensions and retirement plans
  - ☐ Annuities
  - ☐ Veterans Administration benefits
  - ☐ Investments
  - ☐ Social Security
- ☐ Close or redirect accounts
  - ☐ Bank accounts
  - ☐ Credit or debit cards
  - ☐ Mail through the post office
  - ☐ Digital accounts
  - ☐ Utility companies
  - ☐ Listings on credit report databases
- ☐ Meet with a probate attorney
  - ☐ Execute the will, if there is one
- ☐ List all debts and bills
- ☐ Send thank you cards
- ☐ Adjust your estate plans where they relate to the loved one

The Cremation Process

To begin the cremation process, you'll need to provide your cremation service provider with information about the loved one, including:

- Date of birth
- Social Security number
- Father's name and place of birth
- Mother's name and place of birth
- A copy of the loved one's driver's license
- Form DD-214,72 if the loved one was a vet

The overall cremation process, from notification until the family receives the ashes, can take an average of 7–15 days. Because cremation societies are at the mercy of the medical examiner and others, though, delays can and do occur. The main reason is because cremation is the most final form of disposition. If someone is buried, they can be exhumed should the need arise. Cremation can't be undone, so officials and providers must ensure everything is in order before moving forward with the process.

To that end, cremations can't take place without a permit. Permits are provided at the county level, and typically cost between $10 and $40; the cost of the permit is usually included in the total price of cremation services, but it's a good idea to ask your provider to explain fees and costs to you ahead of time.

In addition to medical examiners and permit requirements, other delays in the cremation process can include:

- **Distance:** If the family needs to travel for memorials or other services, or the loved one needs to be transported, the cremation can be put off.
- **Missing documents:** If the family is unable to provide appropriate documents and information, the cremation might be delayed until those papers are obtained.
- **Crematory volume:** If the service provider is particularly busy, they may be unable to conduct a cremation immediately.

If you want to ensure a cremation takes place in the most timely manner possible, work closely with the cremation society and provide assistance in seeking death certificates, cremation certifications and other information or forms. Sometimes, the family is able to get medical examiners to take action or return phone calls when the cremation society can't. If during this time you have any questions, your funeral director or cremation counselor is available to assist you. Funeral arrangements aren't part of most people's everyday lives, so it's important to ask questions or let your provider know when you are uncertain or don't understand something. They are there to not only facilitate the process, but also to act as a guide for you.

Shipping or Traveling with Ashes

Ashes may only be shipped via the United States Postal Service, which provides a free downloadable booklet[73] to walk you through the process. The booklet includes instructions for packing the ashes and what information you'll need to provide when shipping it via your local post office.

You can also travel on airlines with a loved one's ashes, carrying them either in your checked bags or carry-on luggage. Some airlines don't allow ashes to be included in carry-on items, so if it's important for you to keep them with you at all times, call ahead to airlines to ask about procedures before you book a flight. The TSA has regular screening processes for checking ashes,[74] and this is something they do often, so you likely won't surprise agents at any check points with your belongings.

The Arrangement Conference

The arrangement conference is a meeting between the next of kin or designated family members and the provider of funeral or cremation services. It usually takes place the day after or a few days following the loss of a loved one, but it isn't the first contact you have with the provider. Typically, either the loved one made prior arrangements for the family to work with the provider in question, or the family contacted the provider shortly after the death. During that first contact, the provider arranges a time and place for the conference. This ensures you have time to gather your thoughts and any necessary documentation, and consider what questions you need to ask during the conference.

You may want to go to the provider's office for the conference, especially if you want to view the location or look at caskets or other options in person. However, the conference can also be held over the phone, which can be particularly convenient for families who are dealing with a number of other concerns or might be attempting to travel to the town where the loved one lived or passed away. If you do opt for a telephone conference, you can still view some options before making final decisions about products or services. Either arrange with the service provider to view options in person at a later time or ask for them to email images or links to images on the web.

What You Should Bring to the Arrangement Conference

Bringing as much relevant information as possible to the arrangement conference can help the service provider expedite any requests and help you efficiently plan a funeral or memorial. Some information and documents you might bring include:

- The full name of the loved one
- Their birth date
- The place of birth, including the city and state
- A copy of the birth certificate
- A Social Security number or copy of the card
- Any spouse's full name, including a maiden name
- The full name of the loved one's father and mother
- The loved one's home address
- Information about the loved one's education, occupation and military service
- Photographs
- A copy of any will
- Documents that indicate any prearrangements that were made

> Bring as much relevant information as possible to the arrangement conference to help expedite the meeting.

What Might Be Discussed at an Arrangement Conference

The types of things that will be discussed at an arrangement conference vary according to provider and the type of services you are asking about. Some topics might include:

- Whether you want a memorial or a funeral
- Whether you want cremation or burial
- Open or closed casket for services
- Who should officiate any services
- Whether you'll have pallbearers and who you might ask
- Where and when services might be held
- Should an obituary be published and where
- Do you need to make cemetery arrangements
- What type of service is desired, and what type of facilities do you need
- If you're opting for cremation, how do you want the ashes returned
- What type of urn
- Do you want the ashes separated into multiple urns
- Are you planning on a specialty disposition
- Do you need the cremation provider to take any special steps in preparing ashes for return
- Cost and payment for the services
- The provider is legally obligated to detail costs up front
- Ask about the type of payments the provider takes

> Ask the provider to go through everything step by step and get clarification on anything that you don't understand.

> Bring a notepad and pen with you when you go to the arrangement conference. Make detailed notes on all of the tasks that you and the family will be responsible for.

The provider will probably ask you many questions to ensure customized services meet your needs, but don't be afraid to ask your own questions. Don't leave the conference without getting clarification on anything you don't understand, and bring something to take notes. Ask the provider to go through everything step by step, and take notes on all the steps you are involved in or tasks the family must take care of. Ask the providers if they have a service agreement or other document that shows all the things they will take care of.

What Will Be Required of You at an Arrangement Conference?

During the arrangement conference, the funeral or cremation services provider might require that the next of kin complete and sign forms. These forms include information that will help the provider assist you through the entire process, but they will also likely include legal forms that give the provider permission to perform the services.

Payment for Funeral or Cremation Services

> Some burial and cremation service providers allow payment in the form of insurance assignment.

One of the best ways to avoid stress related to the financial arrangements of end-of-life services is to ask as many questions as possible and ensure you understand all the costs and requirements ahead of time. Cremation and funeral service providers must provide that information, so you don't have to worry about ending up with a larger-than-expected bill when everything is over.

Forms of Payment

Most cremation societies and funeral homes take several forms of payment:

- **Cash.** Cash payments are made with actual cash. If you make payments in cash, ensure that you receive a detailed and official receipt showing what you paid for.
- **Check.** You should also ask for a receipt when paying by check. Even though your canceled check shows that you paid the provider, a receipt details what services and products were included.
- **Credit or debit card.** Most providers accept all major credit and debit cards, and you might even be able to purchase some supplies or products online using payment methods such as PayPal.
- **Credit account.** Some funeral and crematory providers offer financing, letting qualified individuals make payments over time. This lets you spread the cost out over weeks or months or lets you pay off the final balance when other estate matters are settled.
- **Insurance assignment.** Insurance assignment means the funeral home or cremation provider will accept payment directly from an insurance company that administers a death benefit policy on behalf of the loved one. The next of kin must sign over assignment, allowing the insurance company to make benefit payments directly to the service provider.

What if You Can't Pay for Deathcare?

Every state has different laws governing how indigent deathcare is handled. Each state has a program to provide some type of burial or cremation assistance when someone passes away and there is no family, the family is not able to cover the cost of deathcare, or the loved one doesn't have life insurance or other benefits to help cover the costs.

If you know that you won't be able to afford to pay for deathcare, it's critical to research the programs in your state or reach out to county agencies as soon as possible. Deciding anything before understanding state requirements can cause obstacles to receiving the assistance that might otherwise be offered. For example, in Broward County, Florida, indigent deathcare is provided by a contracted funeral home. Those services will not be provided if the loved one is already in the care of another service, and transfer to the contracted provider is not allowed by the county if the loved one is at another provider's location.

Additional Resources

Grief Resources

This can be a time of shock and grief, and dealing with all of the emotions and stress on your own isn't always healthy. Consider turning to local resources for assistance. You might find support or counseling from local grief centers, your place of worship, or local medical providers. Schools usually have guidance counselors and others on staff to provide assistance to children in need during this time. For more information about dealing with grief following the loss of a loved one, check out our resource The 12 Weeks of Peace.[75]

"Ask a Funeral Director" Video Series

Neptune Society® provides an "Ask a Funeral Director" web video series.[76] You can search the existing content to find out what a panel of experienced funeral directors has to say about each subject, or use the contact form to ask your own question.

The U.S. Department of Veterans Affairs

The U.S. Department of Veterans Affairs offers qualified vets a number of burial benefits. You can find out more about what the VA covers and about special memorial services at the VA website.[77]

Infographics

Neptune Society offers several infographics that summarize important topics related to the days and tasks following a death. Check out:

- The Cremation Situation[78]
- Which Celebrities Have Chosen Cremation?[79]

Templates

Many times, families are required to submit letters to creditors and other companies to notify them of a loved one's death, request services be terminated or request forms. To find out where to email notifications and forms:

- Look for addresses or contact information on documents you collected, such as bills, mailings and policies
- Look in the loved one's address book for contact information
- Log into online accounts and click "contact us" options to find appropriate names, addresses or email accounts
- Call the agency in question to find out where information should be sent

The following templates can be copied and used to minimize the time and stress associated with such tasks:

Notification of Death

To whom it may concern:

This letter is to advise you of the death of (loved one's name, as it appears on the account), holder of account (account number). Please find attached a photocopy of the death certificate.
I am writing to request that you take appropriate action on this account to (close it/ begin ownership transfer/ freeze it/etc.).

If you require a certified copy of the death certificate or any other information to take these actions, please contact (name) at (phone number and email address).

Thank you for your prompt attention to this matter.

Termination of Services

To whom it may concern:

This letter is to advise you of the death of (loved one's name, as it appears on the account), holder of account (account number). Please find attached a photocopy of the death certificate.
I am writing to request that you terminate services related to this account and prepare a final bill.

If you require a certified copy of the death certificate or any other information to take these actions, please contact (name) at (phone number and email address).

Thank you for your prompt attention to this matter.

Request for Form

To whom it may concern:

This letter is to advise you of the death of (loved one's name, as it appears on the account), holder of account (account number). Please find attached a photocopy of the death certificate. I am writing to request a copy of any forms or instructions needed to transfer ownership of this account or cause the assets to be paid to the appropriate beneficiaries.

If you require a certified copy of the death certificate or any other information to take these actions, please contact (name) at (phone number and email address).

Thank you for your prompt attention to this matter.

Important Contacts Worksheet

Use this sheet to keep track of contact phone numbers during the weeks following a death. We've started the list with some suggestions, but add any numbers that you feel will be useful as you plan for a memorial or funeral service, or think you might need as you execute the estate.

Neptune Society® Customer Service	1-800-637-8863
VA Benefits Hotline	1-800-827-1000
Social Security Administration	1-800-772-1213
Cemetery	
Medical Examiner	
Estate Attorney	
Tax Accountant	
Trustee	
Estate Executor	

Glossary of Terms

- **Advance directive.** Aka, living will; a written statement that defines a person's wishes about life-saving medical treatment or end-of-life care in case a person is unable to communicate those wishes
- **Arrangement conference.** A meeting in which the funeral director gathers with the family of the loved one to make funeral arrangements
- **Ashes.** The ashes that remain after a loved one has been cremate
- **At-need.** Funeral or cremation arrangements made at the time of death, as opposed to arrangements that were planned ahead; also known as "immediate need"
- **Beneficiary.** The person listed on an account or policy that benefits from the assets should the account or policy holder pass away; many such accounts don't have to pass through probate, and completing a form supplied by the institution holding the account and providing a death certificate often results in assets being transferred to the beneficiary
- **Body donation.** Donation of the entire body following death, usually to benefit education or science; not the same thing as organ donation; means that the body is not buried or cremated
- **Burial.** A final disposition option that includes placing a loved one in a casket (or an urn, in the case of cremation) and burying them below ground
- **Burial certificate or permit.** A legal document issued by the local government authorizing disposition such as burial, cremation, entombment or donation
- **Casket.** The box or container that houses the loved one during a viewing or funeral service and subsequently houses them after burial or interment
- **Celebration of life.** A service or memorial that celebrates, honors and remembers the life of a lost loved one, often without the presence of a casket
- **Certified death certificate.** A certified copy of the original death certificate issued by the local government, used when making claims for insurance and other death benefits, notification of death, property transfers, or handling probate matters; may or may not include the cause of deathd
- **Cremation.** The act of subjecting a loved one's body to intense heat, in a controlled and sterile environment in a cremation chamber, so that it is reduced to ashes
- **Crematory.** The building that houses a cremation chamber, which is also called a retort

- **Cremation garden.** A dedicated section of a cemetery that is designed for the burial, scattering or other permanent disposition of ashes; often located in a church or residential yard
- **Columbarium.** A wall that is used to house ashes; can be freestanding or located in a mausoleum or chapel; typically made of durable material such as stone, brick, marble or bronze
- **Death certificate.** The legal document signed by the medical examiner, coroner or attending physician that officially records a person's death; should include vital statistics about the loved one and, in most cases, a cause of death
- **Decedent.** The legal term for the deceased loved one
- **Direct cremation.** Cremation that doesn't include a service; can occur as soon as all paperwork is complete; is typically the most economical option for final disposition
- **Display room.** The room or area in a funeral home where merchandise, such as caskets, urns, burial garments and vaults, are put on display
- **DNR.** Do-not-resuscitate order; a legal document communicating a person's wishes that life-saving medical actions not be taken if they are dying
- **Estate plan.** The prearranged planning of how your estate will be handled after you die; can include the creation of a will, trusts, powers of attorney, guardianships and living wills
- **Eulogy.** A written or spoken remembrance regarding a person who has passed away; typically shared during a funeral or memorial service by a person who was close to the loved one; usually a positive sentiment
- **Funeral.** Refers to the ceremony honoring the loved one, usually just before burial; typically includes a viewing of the loved one in a casket
- **General price list.** Detailed list of prices associated with deathcare services and products; must be provided to next of kin or family prior to presenting them with options or having them select a package or services; required by the Federal Trade Commission
- **Health care surrogate or proxy.** A person named in a legal document who is granted the power to make decisions and speak to medical staff on behalf of a patient if the patient is no longer able to communicate or make decisions
- **Interment.** The burial or final placement of a loved one
- **ITF/in trust for.** Holding an account or asset in trust for another person; the account is managed by a trustee for the benefit of the other person

- **Inurnment.** The placement of ashes in an urn and then placing the urn in a location such as a niche, crypt, grave or other location within a cemetery
- **Last will and testament.** The written and legally executed document that details someone's wishes for how their assets will be distributed after they die
- **Living trust.** A trust that provides benefits while the person is still alive and then transfers those benefits to the named beneficiary upon the original owner's death
- **Living will.** See advance directive
- **Memorial benches.** Benches that memorialize a loved one, scattered or buried, in a cremation garden; ashes may be housed within the bench
- **Memorial service.** A service conducted in memory of the loved one; the loved one's casket or urn may or may not be present; also called a tribute service
- **Next of kin.** The closest living relative of the loved one; might be a spouse, children, sibling or other relative
- **Niche.** A recess inside of a columbarium used for the permanent placement of ashes
- **Obituary.** The paragraph in the obituaries section of a newspaper or on the internet publicizing the death of a person and giving details of the funeral service the survivors wish to have published; tells in detail or brief summary a story of a life lived
- **Organ donation.** Donating one's organs or tissues to be used in life-saving measures on behalf of another
- **POD/payable on death.** Accounts that pay out to a beneficiary upon the death of another person and do not have to go through probate processes; examples include life insurance policies, some retirement and investment accounts, and savings and checking accounts
- **Power of attorney.** Someone given the authority to act for another person in specified or all legal, medical or financial matters
- **Prelude.** The music played prior to a service
- **Pre-planning.** The process in which an individual creates a statement of wishes for their final event, allowing loved ones to focus on celebrating a life lived
- **Pre-need/prearrangement.** When cremation or funeral services are arranged and paid for by a person before passing away
- **Pulverization.** The process of reducing the size of the bone fragments after cremation by mechanical means; this is a required disclaimer on a cremation authorization form

- **Quit claim deed.** A legal document that is used when transferring interest or ownership in real estate property
- **Scattering.** Distributing ashes in a special place; may require a certificate, permit or special permission from local authorities or the property owner
- **Trust.** A legal vehicle that holds assets so they can be managed by one person, named the trustee, for another person or persons, named the beneficiaries
- **Urn.** A container into which ashes are placed, usually made of metal, wood or stone and available in various shapes and sizes

Endnotes

1 https://www.thename.org/private-autopsies
2 https://organdonor.gov/about/process/deceased-donation.html
3 https://www.neptunesociety.com/resources/how-to-avoid-family-conflicts-after-the-death-of-a-parent
4 https://www.neptunesociety.com/cremation-information-articles/cremation-better-burial
5 https://www.neptunesociety.com/about-cremation/more-americans-choose-cremation-over-burial
6 https://www.neptunesociety.com/latest-news/april-is-national-donate-life-month
7 http://www.mayoclinic.org/body-donation/making-donation
8 http://anatbd.acb.med.ufl.edu/usprograms/
9 https://www.neptunesociety.com/state/Arizona
10 https://www.neptunesociety.com/state/california
11 https://www.neptunesociety.com/state/colorado
12 https://www.neptunesociety.com/state/florida
13 https://www.neptunesociety.com/state/georgia
14 https://www.neptunesociety.com/state/illinois
15 https://www.neptunesociety.com/state/indiana
16 https://www.neptunesociety.com/state/kentucky
17 https://www.neptunesociety.com/state/louisiana
18 https://www.neptunesociety.com/state/michigan
19 https://www.neptunesociety.com/state/minnesota
20 https://www.neptunesociety.com/state/missouri
21 https://www.neptunesociety.com/state/nevada
22 https://www.neptunesociety.com/state/new-jersey
23 https://www.neptunesociety.com/state/new-mexico
24 https://www.neptunesociety.com/state/north-carolina
25 https://www.neptunesociety.com/state/ohio
26 https://www.neptunesociety.com/state/oregon
27 https://www.va.gov/landing2_contact.htm
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29 http://www.aarp.org/home-family/friends-family/info-06-2012/when-loved-one-dies-checklist.html
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