



what to do following the death of a loved one

Dealing with the loss of your loved ones can be a difficult time to navigate, so we have prepared some information to guide you through.

take the time to look after you

A few important suggestions about dealing with the loss of a loved one:

- Ensure you are getting enough rest
- Accept where you are in the grieving process, physically, mentally and emotionally
- Don't be hard on yourself! Allow yourself to grieve at your own pace and in your own way
- Lean on your support network; they are there to help. Talk to family and friends and allow them to help you when you need it
- If you don't feel comfortable leaning on family, talk to a trusted person such as a psychologist or counsellor
- Try not to make any major decision as you might be compromised by your grief

build your support team

You may need the assistance of a lawyer, accountant and financial planner to assist you through the estate process. If you have an existing relationship with these professionals than this is the logical choice. If you need help sourcing professionals then we can help you.

try to locate the important documents

The first steps in the process are simple. It is important to gather all the documents that have your spouse's

name on them ready for the executor. Here are some examples of the documents that you will need:

important documents

- A copy of the Will
- The death certificate
- Insurance policies (house, car, life and funeral)
- Banking records
- Credit, charge and store cards
- Taxation records
- Superannuation
- Records of investments
- Passport, driver's licence, Centrelink card and any other cards in the name (Medicare etc.)
- Property deeds and titles, or if renting, a lease agreement
- Stocks, shares, debentures or other assets
- Any bills in your late partner's name

You will also have to provide some documentation of your own:

- Birth certificate, passport, marriage certificate or proof of a defacto registered relationship

the will

A Will is a legal document that states how the deceased person's belongings are to be distributed



after their death. The Executor of the Will is responsible for distributing the person's assets to the people named in the Will. This happens after any debts are paid.

If your spouse does not have a Will, the estate is shared under a formula set by law. If there are no close relatives there is a chance the estate could be paid to a state or territory government.

who is the executor?

An executor of an estate refers to an individual who is appointed as the administrator to manage the estate of a deceased person by the Will. Their main role is to carry out the instruction and wishes of the deceased as stated in their Will.

The executor will assist with the following tasks relating to:

- Arrange for Death Certificate (often funeral directors will order them, otherwise the executor must see to it)
- Begin protecting assets – such as arranging appropriate insurance, changing locks etc. (if necessary)
- Locate the original copy of the deceased's Will

what is 'an estate'?

An estate refers to all the assets and liabilities (such as property, valued items and money) that are left by a person at death which go on to form their estate, and are distributed according to the deceased's Will.

However, it is important to be aware that often not all the deceased's assets go on to form their estate after their death. Some of the more common examples include:

- Property that is owned jointly with another party (not as tenants in common). Often the deceased's share of the property will pass directly to the other owner on the event of their death
- Superannuation and life insurance proceeds that are paid directly from the fund to the stated beneficiaries (and not to the estate)
- Undistributed assets of a family trust

arranging the funeral

When arranging the funeral, here are some questions to consider:

- Consider the deceased wishes if they left any? How can you best follow them?
- Whether the body is to be buried or cremated? What did the deceased request? What do the immediate family want to happen to the body?
- If the body is to be buried, where will it be buried?
- If the body is to be cremated, will the ashes be retained or scattered?
- The nature and composition of the funeral service. What would the deceased want? How do those left behind want to pay tribute to them? Was the deceased religious? What kind of service would they want? Are there any specific rituals that fit in with their religious beliefs that should be followed?
- Who should speak at the funeral? Who should do a eulogy?
- Who should be notified about the service (perhaps considering an announcement in a newspaper or on social media)?

what is probate?

The granting of probate is the legal process of administering the estate of a deceased person, which resolves all claims and distributes the deceased person's property under a Will. A probate court establishes the legal validity of a testator's (the deceased) Will and grants its approval, also known as granting probate, to the executor. The probated Will thus becomes a legal instrument that may be enforced by the executor in court if necessary.

These are the items required prior to applying for probate.

- Determine appropriate Will and parties
- Identify and prepare an itemised list of all assets of the estate
- Obtain valuations at date of death where required
- Identify and prepare an itemised list of all liabilities of the estate
- Confirm Victorian Supreme Court jurisdiction of the estate



who to inform

The following table lists the people and organisations you may need to contact to change details or cancel services:

| Organisation to be contacted | Phone number |
|--|--------------|
| Centrelink | 132 300 |
| Australian Taxation Office | 132 865 |
| Child Support Services | 132 865 |
| Department of Veterans' Affairs | 133 254 |
| Australian Electoral Commission | 132 326 |
| Foreign pension authority (if authority's details are unknown contact Centrelink's International Services) | 131 673 |
| Medicare services | 132 011 |
| Australia Post | 137 678 |
| Facebook, Twitter, Instagram, LinkedIn | |
| Banks, credit unions | |
| Credit card/hire purchase | |
| Funeral insurance | |
| Health Fun | |
| Hearing centre | |
| Hospital and local GP | |
| Insurance companies | |
| Landlord, tenants | |
| Local council | |
| Professional bodies (e.g. library) | |
| Religious advisor | |
| Superannuation fund | |
| Telecommunications providers (e.g. phones, internet) | |
| School | |

Speak to us

We at Bongiorno's will be here to support you in any way that you need. Please don't hesitate to contact your advisor if you have any questions.

