

## When A Loved One Passes Away

When a loved one passes away, it is a great comfort to know that your family's affairs are in the hands of the trusted counselors at Ruff & Ruff.

In that sad event, the Trustee or Personal Representative, often a family member, will contact our office for assistance with the administration of the estate. We will then schedule an initial settlement meeting.

During our meeting, we will review the steps involved in settling an estate as well as what your responsibilities are as Trustee and/or Personal Representative. Additionally, we will provide you with more detailed information as to how we can assist you with the settlement process as well as information pertaining to our fees. A copy of the typical meeting agenda is below for your review.

We anticipate that you may have a number of questions. Please make a list of any questions you may have and bring them with you to our meeting. In preparing for our meeting, it would be most helpful if you could bring the documents listed below under "Things to Bring." Also, if your time permits, we have identified some additional documents that would be helpful if you could bring to our meeting.

**Please do not close any bank accounts, re-title any assets, roll-over IRAs or collect any life insurance proceeds until we have had an opportunity to meet in person. Often times making financial changes can result in extra taxes being paid. We will provide you with more information about financial issues during our meeting.**

Of course, please feel free to contact our office at 843.524.5400 if you should have any immediate questions or concerns.

## Things to Bring to Your Initial Settlement Meeting

- Original Estate Planning Documents/Portfolios
- List of Any Questions You May Have

### Additional Documents to Bring if Possible

- Paid Funeral Bill (if received)
- Death Certificates (if received)
- Originals or Copies of Real Estate Deeds
- Copies of most recent statements for brokerage accounts, bank accounts, retirement plan accounts and investment/stock accounts
- Original Life Insurance Policies
- Original Titles to Cars, Trucks, Trailers, Boats, etc.

Please do not worry if you cannot locate some of these items. Bring what you have and we will begin the settlement process.

## Typical Initial Settlement Meeting Agenda

1. Settlement Process
2. Explain Law Firm Services and Fees
3. Review of Estate Planning Documents
4. Sign Waivers and Tax ID Number Application
5. Review Things to Do and Bring for Next Meeting