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After a loved one dies in Pennsylvania

A checklist for executors and families: first steps, documents to gather, and the deadlines that start on the date of death.

The first 30 days

- [ ] Order certified death certificates
  Most families need eight to twelve. The funeral director can order them.
- [ ] Find the original will and any codicils
  The Register of Wills needs the original. Check papers, a safe deposit box, or the lawyer who drafted it.
- [ ] Secure the home, car and valuables
  Lock up, keep insurance in force, and tell the insurer if the house will be vacant.
- [ ] Don't pay bills or give anything away yet
  Pennsylvania sets an order for paying debts. Paying the wrong ones first can make the executor personally responsible.
- [ ] Collect the mail and recent statements
  Statements show what accounts exist and what is owed.
- [ ] Notify Social Security and pension payors
  Payments received after death usually must be returned.
- [ ] Write down family names and addresses
  The spouse, children and every beneficiary must receive formal notice.
- [ ] Keep receipts for anything you pay
  Funeral and other expenses may be reimbursed by the estate and deducted on the inheritance tax return.
- [ ] Talk to an estate lawyer early
  Several deadlines run from the date of death, whether or not the estate has been opened.

Documents to gather

- [ ] Original will, codicils and any trust
- [ ] Death certificates
- [ ] Bank, brokerage and retirement statements
- [ ] Life insurance policies and annuities
- [ ] Deeds, mortgage and real estate tax bills
- [ ] Vehicle titles
- [ ] Last three years of income tax returns
- [ ] Funeral bill and paid receipts
- [ ] Business agreements, if any
- [ ] List of debts and recent bills

Key Pennsylvania deadlines

When	What
Promptly after letters are granted	Advertise the estate once a week for three weeks in a newspaper and the county legal journal.
3 months after death	Inheritance tax paid by this date is reduced by 5%.
3 months after letters are granted	Send formal notice to beneficiaries and heirs (Rule 10.5), then file a certification with the Register within 10 days.
6 months after death or probate	Last day for a surviving spouse to elect against the will.
9 months after death	Pennsylvania inheritance tax return (REV-1500) and tax due. A federal estate tax return is due the same day if one is required.
April 15 after the year of death	The decedent's final federal and Pennsylvania income tax returns.
About 1 year after the estate is advertised	Creditor period ends; final distribution usually waits for this.
2 years after death	Status report to the Register of Wills if the estate is still open, then each year until it is closed.

Pennsylvania inheritance tax rates

Who inherits	Rate
Surviving spouse	0%
Child 21 or younger, from a parent; parent, from a child 21 or younger	0%
Children, grandchildren and other lineal descendants; parents	4.5%
Brothers and sisters	12%
Everyone else	15%
Charities; life insurance proceeds	Exempt

Small estates

Some assets can be paid directly to family without opening an estate, including up to $20,000 in bank accounts in the decedent's name alone. Estates with personal property up to $50,000 may qualify for a simpler small estate petition.

Questions? Call James E. Hockenberry, Esquire, at 215-717-0744. Law Office of Leon Aussprung, MD, LLC, 1800 JFK Blvd., Suite 1500, Philadelphia, PA 19103.
Attorney advertising. This checklist is general information about Pennsylvania law as of 2026, not legal advice for any particular estate. Receiving it does not create an attorney-client relationship.