

## INFORMATION AFTER A DEATH HAS OCCURRED

Please consider the following as simply helpful information regarding activities after a death has occurred. This is not legal advice. Please consult your legal representative for information relating to your own situation.

When a family member or friend has died, several immediate notifications are important.

It is important to notify various government agencies, banks, creditors and credit-reporting agencies. To reduce risk of identity theft, these notifications should be made promptly after the death. Also, some institutions require the date of the certified death certificate to be recent. For instance, some institutions will not accept a death certificate with a certification date that exceeds one year from the date of presentation.

To expedite notification, make initial contact by telephone and follow up with written verification referencing the telephone call. For many government agencies and financial entities, you will need the decedent's Social Security number and a copy of the death certificate. If you are a personal representative (executor) of the estate, your appointment form from the probate court might also be required. Retain copies of all notices sent.

Below is a checklist of possible agencies and businesses that should be notified of the death. Each case is unique; therefore, this list may not be complete. As the funeral home may have notified some of the government agencies on your behalf, consult with the funeral director prior to initiating notifications.

If the death has not yet occurred, consider how to style your finances to avoid unnecessary work and cost. Check with an attorney, financial planner, brokerage house, bank representative or other institutional representative to list ownership and financial accounting records in such a way as to avoid fees and probate. Consider right of survivorship and similar options. This could be considered for all property such as a house, car and financial accounts

Number needed:	Certified death certificates may be required for:
	Social Security Administration (if there is a surviving spouse or child under 18 years of age)
	One for each insurance company <input type="checkbox"/> Life <input type="checkbox"/> Automobile <input type="checkbox"/> Employee benefits <input type="checkbox"/> Other (list)
	Investment accounts (one per institution) <input type="checkbox"/> Stock <input type="checkbox"/> Money market accounts <input type="checkbox"/> Other investments
	Banking accounts (one per institution) <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other
	Title transfer Vehicles: <input type="checkbox"/> Automobile(s) <input type="checkbox"/> Boat(s) <input type="checkbox"/> Motor home(s) Property <input type="checkbox"/> House(s) <input type="checkbox"/> Other mortgages
	Income tax
	Personal records
	Probate court and/or attorney request
	Other, per attorney, list here:

## Items to Review after a Death Occurs

- Send thank-you notes (acknowledgement cards) for food, flowers, memorial donations, etc...
- Transfer of real estate, housing, land, etc...
  - File certificate(s) of death at courthouse
  - Apply for Homestead and Disability Exemption
  - Apply for widowed person exemption
- Notify insurance company of companies and file claims
  - Life insurance
  - Medical, health, disability, travel and accident
  - Retirement benefits and annuities
  - Homeowners
  - Car insurance
  - Change survivors beneficiary
- Apply For Appropriate Benefits
  - Social Security survivor' s benefits
  - Veteran ' s burial and survivors benefits
  - Pension benefits
  - Workman' s Compensation benefits
  - Civil service
  - Railroad retirement
- Government agencies information/phone number
  - Social Security Administration: 800-772-1213 (everyone).
  - Veterans Administration (if decedent was formerly in the military).
  - Defense Finance and Accounting Service: 800-269-5170 (if military service retiree receives benefits).
  - Office of Personnel Management: 888-767-6738 (if decedent is a retired or former fed civil service employee).
  - U.S. Citizenship and Immigration Service: 800-375-5283 (if decedent was not a U.S. citizen)
  - State Department of Motor Vehicles (if decedent had a driver's license or state ID).
- Income Tax
  - Notify accountant
  - Notify tax consultant
  - Notify attorney
- Notify Stockbroker
  - Change ownership of joint or solely owned stock
  - IRA retirement accounts
  - Transfer bonds
  - Mutual funds
  - Other funds
- Notify Department of Motor Vehicles
  - Transfer titles of all registered vehicles, mobile homes, boats, motor homes, motorcycles, etc...

- Notify bank
  - Change all jointly held accounts
  - Cancel direct deposit benefit payments
  - Re-establish safe deposit box(s)
  - Re-establish all outstanding mortgages, personal notes, etc...
  - Apply for credit life insurance which may exist on:
    - Loans
    - Credit Car
    - Mortgages
- Notify ALL Credit Card Companies
  - If owned, apply for Credit Life Insurance benefits  
Credit life insurance is a type of life insurance policy designed to pay off a borrower's outstanding debts if the borrower dies.
  - Cancel ALL individually held credit card accounts of the deceased
  - Update ALL jointly held accounts
- Credit reporting agencies

There are three national credit reporting agencies that should be notified of the death. Instruct them to list all accounts as: "Closed. Account holder is deceased." You can also request a credit report to obtain a list of all creditors and review recent credit activities. A sample notification form is available for your convenience.

  - Experian: 888-397-3742; P.O. Box 9701, Allen, TX 75013.
  - Equifax: 800-525-6285; P.O. Box 105069, Atlanta, GA 30348.
  - TransUnion: 800-680-7289; P.O. Box 6790, Fullerton, CA 92834
- Notify attorney
  - If a will must be probated
  - If YOUR will needs to be revised
  - About a living will or trust
- Cancel decedent's driver's license and voter's registration card
- Memberships
  - Professional association and unions
  - Health clubs and athletic clubs
  - Automobile clubs
  - Public library
  - Alumni clubs
  - Rotary, Kiwanis, Lions, Veterans organizations and clubs.
- Do-Not-Contact Lists

For a fee of \$1, you can list the decedent's name on the Deceased Do Not Contact List, maintained by the Direct Marketing Association. All Direct Marketing Association members will delete the decedent's name from their mailing lists once the name is posted.

  - Direct Marketing Association (register at [www.ims-dm.com/cgi/ddnc](http://www.ims-dm.com/cgi/ddnc))

Social Security Administration

For your local SSA office, consult the [Social Security Office Locator](#)

**National SSA Number: 1 (800) 772-1213**

Generally, SSA does not publish local office numbers. This number is an automated telephone service to get recorded information and conduct some business 24 hours a day.

Social Security advises calling on Wednesday, Thursday, or Friday to cut down on your hold time.

If the automated system isn't enough, you can speak to a representative between the hours of 7:00 a.m. and 7:00 p.m., Monday through Friday.

Veteran's Administration

Death notification: 800-321-1080

If the veteran was receiving disability compensation or a pension, call the Veterans Benefits Administration: 1-800-827-1000

Credit reporting agency notification

While lenders and SSA may provide a death notice, you may wish to contact one of the three national credit reporting agencies to notify them of the death and have a death notice placed on their credit reports. The receiving agency should notify the other two. Along with the death certificate, you will need to include the deceased's legal name, Social Security number, date of birth and date of death.

If you are the spouse of the deceased, your letter should also include your name and mailing address, plus a copy of your identification, such as a driver's license.

If the request is from an executor for the deceased, or someone other than a spouse, include: a copy of the requestor's identification, plus a copy of the will/executor agreement or Power of Attorney documentation.

You may wish to confirm that the other two agencies have been notified or consider sending a notification of death to all three.

<a href="#">Equifax</a> (800) 685-1111	Equifax P.O. Box 105139 Atlanta, GA 30348-5139
<a href="#">Experian</a> Submit to <a href="#">Experian online</a> . (888) 397-3742	Experian P.O. Box 9701 Allen, TX 75013
<a href="#">TransUnion</a> (800) 888-4213	TransUnion P.O. Box 2000 Chester, PA 19016

[Link to sample letter](#)

# NOTIFICATION OF DEATH

<input type="checkbox"/> <b>EXPERIAN</b> P.O. Box 9701 Allen, TX 75013	<input type="checkbox"/> <b>EQUIFAX</b> P.O. Box 740256 Atlanta, GA 30374	<input type="checkbox"/> <b>TRANSUNION</b> P.O. Bo x 2000 Chester, PA 19022
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## REQUEST FOR "DECEASED. DO NOT ISSUE CREDIT." NOTATION

Please place a notation for "Deceased. Do Not Issue Credit." on the decedent's account.

Name of Decedent : \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Date of Death: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

## REQUESTING PARTY INFORMATION

My current contact information is as follows:

Name of Requesting Party: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

## RELATIONSHIP TO DECEDENT & MY PROOF OF AUTHORITY

My relationship to the decedent and proof of my authority for this request is as follows:

- I am decedent's surviving spouse. Attached is a copy of my marriage certificate.
- I am the court-appointed representative of the estate. Attached is proof of my appointment.
- Other: \_\_\_\_\_

## REQUEST FOR CREDIT REPORT

- Please send a copy of decedent's current credit report to me at the above noted address.
- Attached is proof of my relationship to the decedent and proof of my authority for this request.

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_