

Survivor's Checklist

This is a comprehensive list, and all items may not be applicable depending on your specific situation.

- Documents to gather (on behalf of the deceased):**
 - Will/trust
 - Life insurance policy
 - Birth certificate
 - Marriage certificate
 - Death certificate (12 copies)
 - Funeral arrangements or instructions
 - Social security cards for both of you
 - Tax returns (last 4 years)
 - Final Divorce Decree
 - Bank statements
 - Investment/Retirement Accounts
 - Stock certificates
 - Pension/retirement plan statements
 - Loan statements
 - Mortgages
 - Leases
 - Deeds
 - Motor vehicle titles
 - Car insurance
 - Homeowner's insurance
 - Health insurance
 - Bills
 - Safe deposit box information (and key)
 - Storage locker contract
 - Business ownership or interest
 - Military Discharge Papers (DD-214)
 - Computer records related to assets

- If employed, contact the deceased's employer.

- Notify agent under Power of Attorney.

- Alert the executor of the deceased's Will.

- Notify religious, fraternal, and civic organizations of which the deceased was a member.

- Arrange for the care of any dependents.

- If the deceased had any pets, arrange for their immediate care.
- If the deceased's home is unoccupied: 1. Cancel unnecessary home services, such as newspaper delivery, cable service, etc. 2. Arrange for the disposal of any perishables left in the deceased's home -such as food, refrigerated items, and existing refuse. 3. Remove any valuables from the deceased's home, secure the residence, and take steps to make the home appear to be occupied (for example, use of lamp timers).
- Alert the Post Office to forward the deceased's mail.
- Consult with an attorney regarding the probate of the estate.
- Contact the Social Security Administration and other government offices that may have been making payments to the decedent. Inquire about eligibility of new benefits for survivors.
- Notify the Registrar of Voters.
- Cancel the deceased's prescriptions.
- Contact the Department of Motor Vehicles to cancel the deceased's drivers license and transfer titles of all registered vehicles.
- Check for any life insurance benefits available through existing credit card or loan accounts.
- File any outstanding claims for health insurance or Medicare.
- Obtain copies of the deceased's outstanding bills.
- Update beneficiaries on survivors' life insurance policies, bank accounts, investment accounts, and wills, if necessary.
- Remove the deceased from marketing and mailing lists.
- Cancel any clubs or memberships for the deceased, such as gyms or professional memberships.
- Contact all credit unions or banks where the deceased had accounts to change the accountholder information.
- Contact any financial advisors or administrators of investment or retirement accounts to begin the process of assigning assets to beneficiaries. Confer with a financial advisor before cashing out any investments.
- If the death was accidental, verify whether benefits are available on existing insurance policies. If an active life insurance policy was in place, contact the provider. It can take several weeks to receive the funds, so try to get started as soon as possible. Re-evaluate need for survivors' insurance.

Contact providers of all other insurance policies – auto, homeowner’s, credit card, accident, etc. – to let them know of the passing and to close or change the name on the policy.

Check with all the deceased’s former employers to see if they have any life insurance policies or other benefits, such as pension.

Contact any creditors to remove the deceased’s name from any joint accounts and to close any accounts that were in the deceased’s name only. Destroy any cards that were issued in the deceased’s name. If you have long-term joint accounts that have remained in good standing, it is a good idea to keep them open since they can help you maintain a positive credit history. Let creditors know if the debts will be paid by the deceased’s estate, or if not, how they will be handled. If you had been paying for credit card insurance, ask the creditor how that will assist you.

Send a letter to each of the three major credit bureaus (Equifax, Experian, and TransUnion) to notify them of the death and to get copies of the deceased’s credit reports to ensure you are aware of all existing debts. In your letter, include:

- Date
- Your name
- Your address
- Your relation to the deceased
- Your signature
- Deceased’s date of death
- Deceased’s date of birth
- Deceased’s place of birth
- Deceased’s Social Security number
- Deceased’s addresses for the past five years
- A request that the deceased’s credit report be mailed to you
- A request that the following notation be listed on the credit report: “Deceased – Do not issue credit”.
- Copy of marriage certificate
- Copy of death certificate

Update the name listing on any deeds or titles, such as homes or vehicles. Contact your state’s Department of Motor Vehicles for the title changes to vehicles.

If the deceased was in the military, contact the Veteran’s Administration and nearest military installation Casualty and Mortuary Affairs Office to learn what benefits might be available.

If the deceased belonged to a labor union, contact the union to see if they offer any assistance.

- If an illness or medical care preceded the deceased's passing, file a claim for the medical bills with the deceased's health insurance provider.
- Keep in mind that taxes for the deceased will still need to be filed for the year of death and, any taxes due will need to be paid. A tax professional can assist with estate taxes and other potential complications.
- If the deceased has a child who is in college, contact the school's financial aid office since they may qualify for more assistance.
- If the deceased had any business ownerships or interests, contact the attorney who handled the deceased's business affairs to learn what steps need to be taken to handle any transitions. Also, contact any business clients the deceased may have been working with or for.
- Survivors should complete a new spending and savings plan (budget) to reflect the new level of income and expenses.
- If survivor benefits represent a large amount of money, consult with a financial advisor to put that money to work to achieve goals.
- Survivors should reassess what retirement will look like going forward. Estimate how expenses and income will change during retirement.

IMPORTANT CONTACT INFORMATION

Department of Veteran's Affairs

1-800-827-1000

www.benefits.va.gov/benefits/

Social Security Administration

1-800-772-1213

www.ssa.gov

Credit Reporting Agencies

Equifax

P.O. Box 105169

Atlanta, GA 30348

1 (888) 548-7878

www.equifax.com

Trans Union

P.O. Box 6790

Fullerton, CA 92834

1 (800) 916-8800

www.transunion.com

Experian

P.O. Box 9701

Allen, TX 75013

1 (888) 397-3742

www.experian.com

Mortuary and Casualty Affairs Office:

Fort Bragg: (910) 396-9901 or (910) 309-6463 (after hours)