

Estate Checklist

Who to contact	What to Do	Documents You May Need
	<p>Documents/Information you may need: Social Security Number Death Certificates Marriage License Birth Certificate Will Trust List of all accounts and property</p>	
Social Security Administration	<p>Do this immediately. https://www.ssa.gov/forms/ssa-10.html https://www.ssa.gov/locator/ Benefits will be adjusted for a spouse so that the surviving spouse will receive the greater of the two spouses monthly check. This will take a month or two to be corrected, so be sure to not spend any double payments received during the adjustment period. ALSO: You will need to apply for the one-time death benefit separately.</p>	Social Security Number Death Certificate Birth Certificates/Proof of citizenship Disability Benefit Forms W-2 Forms/Self-Employment Tax Return Marriage License / Divorce Decree
Veterans Administration	<p>800-827-1000; va.gov https://www.va.gov/pension/survivors-pension/ Determine eligibility for survivor benefits.</p>	Social Security Number Death Certificate US Military Discharge Marriage License/Divorce Decree
Employer	<p>Recover any personal belongings. Determine any benefits available, such as life insurance or retirement/pension account(s). Inquire about health insurance options.</p>	This will depend on the employer
Medicare/Medicaid	<p>Social Security Administration automatically updates this when other benefits are updated.</p>	Same as above
Health Insurance including Dental	<p>Notify insurer to discontinue charges. IMPORTANT: If anyone else is on the policy, be sure only the deceased is removed from the policy. Contact employer regarding COBRA Or contact Medicaid regarding coverage (you may be eligible for benefits)</p>	Health Insurance Plan policy, or last statement Death Certificate
Bank Account Numbers/Statements - Checking account - Savings account - Brokerage accounts	<p>Automatic payments and deductions will continue until the bank is notified. For joint accounts: Notify bank to remove deceased's name from the accounts. If beneficiaries are named (including a trust), the accounts will go to the beneficiaries/trust. If solely owned, with no beneficiary, the accounts may have to go through probate.</p>	Death Certificate Bank Statements Identification Trust Letter from probate

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Income Accounts - Retirement account: IRA, Roth, or other - Pension or profit-sharing - Annuity	If no beneficiary is named, this account will go to the estate, which may be handled through the trust, will, or probate. Some account administrators may require payout of the account. Rollover may be possible. Consult a tax expert (accountant or attorney) to determine how to minimize tax burden.	Death Certificate Trust Will Letter from probate
Life Insurance Policy(ies)	Contact agent listed on policy. If no agent listed, contact life insurance company and have them help you through the process.	Death Certificate Policy statement
Home: Title Insurance Mortgage payment Consider all properties owned by the deceased	Things to consider: <ul style="list-style-type: none"> - Continue paying mortgage - Continue paying insurance - Will dependents remain in the home? - Will the house be sold? - Was there a reverse mortgage? If the house is to be sold, be sure to maintain the mortgage and insurance to keep the house in good standing. If payments can't be made, talk to the mortgage lender for options. Laws allow the mortgage to be taken over by a surviving dependent. Home can also be refinanced. How you handle an outstanding mortgage depends on the estate. Speak with the lender and/or an attorney.	Death Certificate Title Payment statement for lender information.
Auto Title Insurance Loan statement	If the car is paid off: Transfer title with the Secretary of State. You will need the Death Certificate, Title, Your ID, and Forms provided by Secretary of State If outstanding loan: Contact the loan holder. Continue payments so that the car does not get repossessed until it can be sold or transferred.	Death certificate Title – if paid off
Liabilities	Close or change name on accounts for regular expenses: <ul style="list-style-type: none"> - Phone, internet, cable - Gas, electric, water - Subscriptions: snail mail and online - Lawn service/snow removal service - Any other regular and ongoing payments (use mailed statements, or autopayments to assess liabilities. If possible, check a year of statements to determine annual and quarterly payments.) 	Death certificate Social security number or other proof of "ownership"
Digital Life - Email acct(s)	Hopefully all their usernames and passwords have been recorded. This is a good place to	Death Certificate Username of account

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<ul style="list-style-type: none"> - Social Media accts (Facebook, Instagram, Twitter, LinkedIn, etc.) - Online subscriptions (newspapers, magazines, etc.) - Any products purchased via a subscription, including computer software. 	<p>learn what accounts the deceased had. Email is also a good source for determining subscriptions, etc.</p> <p>You can memorialize some social media accounts: This is a good general source for how to handle social media accounts: https://beyond.life/help-centre/admin-legal/social-media-accounts-loved-one-dies/</p>	<p>Email address for account</p> <p>Your proof of Identification</p> <p>Proof of relationship or authority to make the change</p>
Cell phone	Contact cell phone company to close the deceased's account.	<p>Cell phone statement</p> <p>Access codes</p> <p>Death certificate</p>
Personal Property	<p>Distribute personal property according to the deceased's wishes (hopefully expressed in a will).</p> <p>There are various ways to distribute property, such as</p> <ul style="list-style-type: none"> - putting a value on all items and "selling" the property to family members - Taking turns picking items - You gifted it, you get it - Come up with your own system everyone can agree to 	
Pets	If you can't determine a new home for the pet, you can take it to an animal shelter	
Miscellaneous		