

Next Steps

After a Death Occurs

Notify attorney:

- Regarding transfer of real estate titles
- If a will must be probated
- If your will needs to be revised
- About a living will or trust

Notify insurance company(ies) and file claims:

- Life insurance
- Medical, health, disability, travel, and accident
- Retirement benefits and annuities
- Homeowners
- Car insurance
- Change survivor's beneficiary

Apply for appropriate benefits:

- Social Security benefits
- Veterans burial and survivors benefits
- Pension benefits
- Workman's Compensation benefits
- Civil Service
- Railroad retirement

Notify bank:

- Change all jointly held accounts
- Re-establish safe deposit box(es)
- Re-establish all outstanding mortgages, personal notes, etc.

Apply for credit life insurance which may exist on:

- Loans
- Credit cards
- Mortgages



Notify all credit card companies:

- Apply for credit card life insurance (if applicable)
- Cancel all individually held credit card accounts of the deceased
- Change all jointly held accounts

Notify stockbroker or financial consultant to change ownership of:

- Jointly held stocks or stocks owned solely by deceased
- IRA
- Bonds
- Mutual funds
- Other funds

Notify other financial or benefits professionals:

- Notify accountant regarding tax preparedness/concerns
- Notify Human Resources office of deceased's current or former employer regarding pension, 401(k) or other benefits available

Notify Department of Motor Vehicles:

- Cancel deceased's driver's license
- Transfer titles of all registered vehicles, mobile homes, boats, motor homes, motorcycles, etc. that are in deceased's name

Notify credit reporting agencies:

- Experian, 888-397-3742
- Equifax, 800-525-6285
- TransUnion, 800-680-7289

Other:

- Cancel deceased's voter's registration
- _____
- _____

