



## What to do after losing a loved one

We understand this may be a difficult time. Navigating through financial and legal paperwork after the death of a family member can be overwhelming. We're here to help.

This checklist can help you with some of the most common matters you'll need to address. Each institution or company may have different legal document requirements, so please consult with an attorney, tax advisor and/or financial planner to discuss your specific situation.

### **Gather:**

**Death certificate**

Request certified copies of the death certificate. The funeral director or county health department where the death occurred can help. You may need up to ten copies to provide to insurance, financial, government and other agencies and companies.

**Will**

Find the decedent's will, if any. It may be among personal belongings, in a safe deposit box or with an attorney.

**Social Security number**

Find the decedent's SSN and, if applicable, SSNs for the spouse and/or dependent children.

**Certificates and policies**

These can include decedent's birth and marriage certificate; divorce decree; driver's license; insurance policies; military discharge papers and/or Veterans Affairs number; trusts; home, auto and other property deeds and titles; birth certificates of minor children; and child support documents.

**Financial documents**

These can include stocks and bonds; mutual funds; annuities; brokerage, checking, savings, CD and money market accounts; IRAs, 401(k) and pension plans; and other personal, auto, loan, credit card or mortgage contracts.



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### Contact:

#### Insurance companies

These can include health, life, accidental death, auto, homeowners and personal property insurance. There may be claims to be paid and/or unused premiums eligible to be returned.

#### Financial institutions

Provide a copy of the death certificate to banks or credits unions; credit card companies; mortgage and loan offices; financial advisors; and brokerage firms.

#### Government agencies

These include the Social Security Administration and IRS. You may need to complete forms, cancel direct deposit payments, claim survivor benefits, etc.

#### Dept./Bureau of Motor Vehicles

By notifying the DMV/BMV, the decedent's information is removed from their records and can help prevent identity theft.

#### Employers

Contact current and former employers about unpaid salary; unused vacation and sick time; retirement or pension plans; and group life insurance.

#### Credit bureaus

To help prevent identity theft, send a copy of the death certificate to the major credit bureaus: Equifax, Experian and TransUnion.

#### U.S. Postal Service

If necessary, submit a request to forward the decedent's mail.

### Important Contact Information

**Department of Veterans Affairs**  
1-800-827-1000 | [va.gov](http://va.gov)

**Social Security Administration**  
1-800-772-1213 | [ssa.gov](http://ssa.gov)

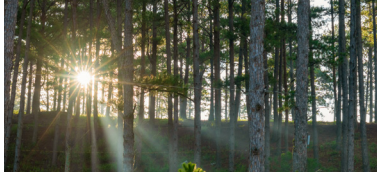
**Internal Revenue Service**  
1-800-829-1040 | [irs.gov](http://irs.gov)

### Credit Reporting Agencies

1-800-685-1111 | [equifax.com](http://equifax.com)

1-888-397-3742 | [experian.com](http://experian.com)

1-800-888-4213 | [transunion.com](http://transunion.com)



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### Review:

**Utilities and services**

Determine if cellphone, utility, cable, internet, etc. needs to be canceled or if the account mailing address should be changed to who is responsible for paying for the service (e.g., estate, trustee, administrator).

**Social media and email services**

Create a list of the decedent's social media accounts and email addresses. Review each platform's policy for removing, memorializing or transferring the account.

**Memberships and subscriptions**

This can include print and online newspapers, magazines and websites; fitness or health clubs; and professional and social organizations.

*Notes*

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This checklist is provided for informational purposes only and is not meant to be a complete list of steps you may need to take after the death of a loved one. The steps needed for your situation will vary based on items such as state law or the terms of agreement with any applicable service providers. The checklist is also not legal advice. We encourage you to consult with an attorney to discuss any estate planning for your specific needs.

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