



Steps to take after losing a family member

This may be an emotionally stressful time, and navigating through financial affairs after loss of a family member can be challenging. It might feel overwhelming, especially if it takes time to resolve. You may have questions, or maybe you aren't sure where to start. Here is a checklist to help keep track of things that may need to be done. Some might not apply to your situation, so use this as a guide.

Each institution or company may have different legal document requirements in order to manage the decedent account or request information. We encourage you to consult with an attorney, tax advisor or financial planner to discuss any estate planning for your specific needs.

- Secure original death certificate and send copies to requestors.
- Locate loved one's important documents: will, trust, marriage certificate, birth certificate, divorce or child support documents, Social Security card, life insurance policies, military discharge papers (DD-214), property deeds, titles, birth certificates of minor children, etc.
- Obtain or gather all financial documents (e.g., stock, mutual fund, annuities, brokerage, checking, savings, money market, IRA, 401(k), pension plans, certificates of deposit, bonds, and other personal, auto, loan or mortgage contracts).
- Review USPS requirements; if necessary, submit a request to forward the decedent's mail.
- Contact all applicable insurance companies, including, but not limited to, homeowner's, auto, health, accidental death, life insurance and personal property insurance. Requesting to end coverage may result in unused premiums that may be eligible to be returned.
- Check with Social Security Administration or other appropriate government agencies. Also, as necessary, check for other benefits for surviving spouse and dependent children.
- Check with State Department / Bureau of Motor Vehicles to cancel driver's license. This removes the deceased's name from their records.

- Notify employers, current and former, if necessary, to ask about equity compensation plans and statements.
 - If home is not occupied, review the potential services (e.g., cellphone, utility, cable, internet, etc.) to determine if the service is required for property preservation or if it can be canceled. If the service is necessary, update the account mailing address to be addressed to the party responsible for paying for the service (e.g., estate, trustee, successor in interest, executor / executrix, administrator, etc.)
 - Contact the three major credit bureaus. To prevent identity theft, send copies of the death certificate to Equifax, Experian and TransUnion.
 - Review memberships, subscriptions, social media, email addresses and services.
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Important contact information

Department of Veterans Affairs

1-800-827-1000 | va.gov

Social Security Administration

1-800-772-1213 | ssa.gov

Credit Reporting Agencies

Equifax | 1-800-685-1111 | Equifax.com

TransUnion | 1-800-888-4213 | TransUnion.com

Experian | 1-888-397-3742 | Experian.com

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.

OTHER REQUESTS FOR INFORMATION If you have other requests for information about life events, please visit chase.com/LifeEvents to obtain other blank forms and information on how to complete them.

For more information about J.P. Morgan and other Chase accounts, go to chase.com/EstateServices.

