



Financial Matters at Death

Social Security. Social Security is automatically notified of the death when filing is completed electronically. However, you may still need to file a Statement of Death with the office, and we recommend having a certified copy to provide just in case.

Car Title. Call the Department of Motor Vehicles. You will need a certified copy of the death certificate for each vehicle. You will need to complete an affidavit stating you are entitled to transfer the title. You will need one certified copy of the death certificate per vehicle.

IRS. The IRS requires a legal copy of the death certificate if a refund is due to the deceased. Call your local office for details.

Medicare Checks. Notify Medicare of the death. If checks were deposited to a joint account, this process may continue, if not, they will be issued to the appropriate survivor.

Property. A copy of the deed, the will, and a legal copy of the death certificate are required for the lender to replace the deceased's name with that of the person who will now be responsible for the mortgage. If there is a difference in names on the deed and the death certificate, a Supplemental Affidavit stating the difference may be required.

Bank Accounts. A legal copy of the death certificate is required to remove the deceased's name from the bank account. Check with your bank's representatives.

Auto, Home, Life, Health Insurance Policies. For life insurance, a legal copy of the death certificate is required for each policy when filing for benefits. There are claim forms that need to be completed.

Stock Transfer. This requires a legal copy of the death certificate. This can be done by a broker, (for a fee), or a bank officer. The bank notarizes the transfer and the stocks must be mailed to the holding company.

Nursing Home (NH) Account. In order to release funds, it is necessary to complete an Affidavit for Collection of Personal Property Pursuant to Small Estate Processing, 10 days after death. The Nursing Home must then comply.

Inherited Property/Stocks. These should be appraised. You need to know the value at the time of receipt, should you sell later.

Credit Cards. Call only if the account is to be cancelled. If there is a joint account with your name on it, DO NOT CALL.

The following is a basic reference list with contact information for agencies, which require a legal/certified copy of the Death Certificate.

Call only those, which are relevant to your situation.

Social Security Administration	1-800-772-1213
Medicare	1-800-638-6833
Medicaid	Notify the caseworker. Ask if there is Funeral Financial Assistance available
IRS	1-800-829-4477 or your accountant
Mortgage Company	Name changes on the deed
VA Regional Office	1-800-827-1000 (if deceased was honorably discharged from the military)
Defense Finance and Accounting Service	1-800-269-5170: (if deceased was receiving military service retiree benefits)
U.S. Citizenship and Immigration Service	1-800-375-5283 (if the deceased was not a US citizen)
Office of Personnel Management	1-800-375-5283 (if the deceased was a retired or former federal civil service employee)

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