

After a loss

A checklist for beneficiaries

What needs to be done, and when

Losing a loved one can be a shock to the system. It's hard enough to deal with the grief and mourning process; knowing that you have to also manage a multitude of important practical matters can make a difficult time all the more challenging.

This checklist lays out the key activities, important documents, and necessary steps that need to be taken in the first few months after a loss. Remember — you don't have to do everything on your own. Reach out to family, friends, and trusted advisers to help you focus on and carry out these essential next steps.

The first month

- ☐ **Locate the will or living trust.** The deceased's lawyer may have it, or it may be in personal files or a safe deposit box.
- ☐ **Locate legal documents.** Along with a certified death certificate, you might need these documents to file for survivor or beneficiary benefits:
 - Marriage certificate or divorce papers (if applicable)
 - Birth or adoption certificates of the deceased and any dependent children
 - Social Security numbers of the deceased, spouse, and dependent children
 - Citizenship papers (if applicable)
 - Discharge papers. If the deceased was a veteran, you'll need a copy of the discharge certificate to collect veteran's benefits. For more information, contact the Department of Veterans Affairs at **800-827-1000**.

Keep these documents organized in an easily accessible and safe location to help with the filing process.



❑ **Locate and review all insurance policies for death-related benefits.** Contact the appropriate financial institutions to submit claims. Usually, the policy number and a certified death certificate are required to complete a claim form. Here are a few examples of the types of policies that may include death-related benefits:

- Life insurance
- Mortgage or loan insurance
- Various types of insurance provided by the deceased's employer or union
- Accidental death and dismemberment (AD&D) insurance
- Auto insurance
- Credit card insurance
- Health insurance

❑ **Contact the attorney or executor named in the will** to handle probate court and estate matters. Probate is the process of settling the deceased's debts and distributing the estate to the beneficiaries. These procedures can be complex, depending on the size of the estate, so expert legal advice may be helpful. Discuss and agree on fees before hiring a lawyer or other expert.

❑ **Contact banks and credit unions** to verify the status of the deceased's checking and savings accounts and safe deposit boxes. If the deceased had a joint account, ownership usually passes to the other account holder. If the account was held in the deceased's name alone, the assets may have to go through probate.

❑ **Contact the deceased's homeowner's/rental and automobile insurance companies.** Find out the level of coverage these policies provide, and make the necessary arrangements to continue coverage for as long as they'll be used.

❑ **Contact the Social Security Administration (SSA)** to determine what benefits may be available for the surviving spouse and/or minor children. Call the SSA at **800-772-1213** or visit **ssa.gov** for more information, including the location of the nearest SSA office.

❑ **Contact the Department of Veterans Affairs if the deceased was a veteran.** You may be able to get help with funeral expenses or receive other benefits. You'll need a copy of the deceased's discharge papers. For more information, contact the Department of Veterans Affairs at **800-827-1000** or visit **va.gov**.

❑ **Contact the deceased's current and previous employers** and union organizations to ask about other benefits (such as pension or life insurance) that may be available.

❑ **Notify any professional, membership, or fraternal clubs or organizations** in which the deceased was a volunteer or member and ask about available benefits.

❑ **Notify the department of motor vehicles** in the deceased's state to cancel their driver's license.

❑ **Notify all credit card companies** of the death to ensure that no one uses the deceased's cards. A certified death certificate may be required. Cancel all credit cards and arrange to have any remaining balances paid by the estate. Order a report from a credit bureau to see all credit cards under the deceased's name and verify credit-related information. The three major credit bureaus are:

Equifax

P.O. Box 74024
Atlanta, GA 30374
800-685-1111
equifax.com

Experian

P.O. Box 2002
Allen, TX 75013
888-397-3742
experian.com

TransUnion

P.O. Box 1000
Chester, PA 19022
800-888-4213
transunion.com



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- ❑ **Make sure important bills**, such as mortgage, condo fees, rent, and utilities, are paid.
- ❑ **Determine whether the deceased was receiving any type of monthly benefit payments**, such as Social Security, veterans, company pension, disability, or workers compensation, and notify the appropriate organizations to stop these payments.
- ❑ **Find out if dependents are eligible for survivor benefits** that may be connected to disability benefit payments received by the deceased. Contact the deceased's disability insurance company for more information.
- ❑ **If the deceased died as a result of a work-related accident or injury**, dependents may be eligible for workers compensation death benefits. Contact the employer or the Department of Labor at **866-4-USA-DOL** (866-487-2365) or **dol.gov** for additional information.
- ❑ **Make sure to close out all the deceased's social media accounts.** [Here's what you need to know.](#)
- ❑ **Locate the deceased's calendar** and cancel scheduled appointments.
- ❑ **Update documents and accounts** that list the deceased as a beneficiary.

Within the first three months

The first month is full of time-sensitive duties; but what comes next is also important when settling your loved one's affairs.

- ❑ **Inventory and secure the deceased's valuables**, such as family heirlooms, antiques, jewelry, and other personal property. Document these items by taking photos or videos. If the deceased lived alone, store these items in a secure location or change the locks on the home.
- ❑ **Locate other documents necessary to itemize the deceased's assets**, such as real estate deeds, titles, investment accounts, stock and bond certificates, checking and savings account statements, and insurance policies.
- ❑ **Identify additional assets, benefits, and obligations** by reviewing old checkbooks, tax returns, bank statements, canceled checks, and loan coupon books.
- ❑ **Review the deceased's retirement and investment accounts**, including securities (for example, mutual funds, stocks, bonds), annuities, and IRAs. Contact the deceased's bank or financial planner if registrations need to be changed.
- ❑ **Transfer assets and retitle the deceased's ownership documents** for items such as a car, home, or other property. The state's department of motor vehicles or county assessor's office can provide additional information and the appropriate forms.
- ❑ **Locate the deceased's most recent income tax return.** If you can't find it, you may need to contact the IRS to request a copy. The deceased's accountant or tax preparer should also be able to provide a copy of the return.
- ❑ **Contact an accountant or tax advisor about filing state and federal tax returns.**
- ❑ **Cancel any subscriptions or memberships** the deceased had (for example, magazines, movie rentals, gym). If the deceased was a member of any frequent flyer or hotel programs, ask about transferring the earned points and benefits.

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Keep this checklist for yourself — and your beneficiaries

Whether you use this list to help settle a loved one's estate, or store it with other important papers for your own beneficiaries, be sure to keep this information available for handy reference.