



Checklist: Legal and financial steps to take after losing a loved one

Use this checklist to help gather documents and keep track of everything that needs to be done. Some might not apply to your situation, so use this as a guide.

And remember, we're here to help. Call Fidelity at 800-343-3548 to speak with a financial professional about our 1:1 guidance. Our team can help you rebuild or refocus with an investment strategy.

Records to gather and review

- | | |
|---|---|
| <input type="checkbox"/> Original copy of death certificate | <input type="checkbox"/> Real estate deeds |
| <input type="checkbox"/> Will | <input type="checkbox"/> Mortgage and other loan statements |
| <input type="checkbox"/> Property deeds, titles, and documentation | <input type="checkbox"/> Retirement account statements (IRAs, 401(k)s, pension plans) |
| <input type="checkbox"/> Marriage certificate | <input type="checkbox"/> Nonretirement account statements (brokerage, mutual fund, annuities, etc.) |
| <input type="checkbox"/> Divorce or child support documents | <input type="checkbox"/> Current bank statements |
| <input type="checkbox"/> Military discharge papers | <input type="checkbox"/> Employer equity compensation plan statements (stock options or restricted stock) |
| <input type="checkbox"/> Insurance policies | <input type="checkbox"/> Health insurance policies |
| <input type="checkbox"/> Trust documents | <input type="checkbox"/> Household budget documents (utility and service bills) |
| <input type="checkbox"/> Social Security numbers (yours and the deceased's) | <input type="checkbox"/> Employer equity compensation plan statements (stock options or restricted stock) |
| <input type="checkbox"/> Birth certificates of minor children | <input type="checkbox"/> Beneficiary information on financial accounts and insurance |
| <input type="checkbox"/> Credit card account numbers and statements | <input type="checkbox"/> Tax records |
| <input type="checkbox"/> Certificates of deposit | <input type="checkbox"/> Vehicle records including titles and loan documents |

This information is general in nature and provided for educational purposes only.



Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917 © 2019 FMR LLC. All rights reserved 909963.1.0

Steps to consider in the first 2 weeks

- Find the will and submit to probate
- Locate trust documents and insurance policies
- Contact attorney, financial advisor, and tax advisor
- Get legal and tax advice of your own
- Forward mail
- Contact the Social Security Administration
- Contact employer about benefits and workplace savings plans; if there is an equity compensation plan ask about time-sensitive elements
- Ask the employer about continuing medical benefits
- For private health insurance policies, contact the insurance company to remove your loved one from a family policy, buy a new policy, or cancel the policy
- Contact Medicare
- If there are minor children, notify their school

Steps to consider in months 1–3

- Pay special attention to IRAs
- Notify banks, brokerages, and other financial institutions
- Contact credit card companies
- The executor may need to open a bank account for the estate
- Contact other lenders, for instance if there is a car loan
- Contact insurance companies, including life insurance, home, auto, and personal property
- Contact the mortgage company, if applicable
- Notify the 3 credit bureaus
- Cancel memberships, subscriptions, and services

This information is general in nature and provided for educational purposes only.

