Who to Contact After a Death: A Practical Guide

Losing a loved one is difficult, and handling the necessary tasks can be challenging. Knowing who to notify and what documents you need helps simplify the process. Listed below are some of the key institutions to contact.

Banks & Credit Unions

Notify financial institutions promptly to close accounts and discuss options. Consider asking if payments like mortgages can continue while restricting other transactions. To close or freeze accounts, provide a death certificate and proof of executor status. Check for Payable-on-Death (POD) or Transfer-on-Death (TOD) designations to simplify transfers.

Credit Card & Loan Companies

Notify credit card companies to close accounts and prevent identity theft. Request final statements and settle any balances or automatic payments.

Insurance Companies

File life insurance claims promptly. Also cancel or transfer auto, home, or health insurance policies, and inquire about any refund of unused premiums.

Credit Bureaus

Contact the major credit bureaus— Equifax, Experian, and TransUnion—to report and help prevent identity theft. Consider placing a credit freeze for added protection.

Investment & Retirement Accounts

Contact firms managing investment accounts, IRAs, or 401(k)s. Be prepared to submit requested documentation to begin transfers or liquidations. Confirm who the beneficiaries are on file.

Employers / Pension

Reach out to HR or payroll for the deceased's last paycheck, life insurance coverage, and any retirement or pension plan details.

Utilities and Subscriptions

Close or transfer accounts for electricity, phone, internet, streaming services, and subscriptions to prevent unnecessary charges.

While it may feel overwhelming at first, taking these steps one at a time can bring clarity, prevent identity theft, and help you move forward with confidence.