

# Survivor's Checklist

The loss of a loved one can feel overwhelming for you and your family. We want to help simplify the account settlement process and help you sort through the next steps. Navy Federal's Survivor Support team is here to make the process as seamless as possible. This checklist offers general guidance on the steps you may need to take to manage any accounts and affairs. This list is not exhaustive, and the order of tasks may vary depending on your unique circumstances.



Remember, Navy Federal does not interpret wills. Contact the probate court in your loved one's jurisdiction to start the probate process and appoint an estate overseer. If there's no will, the probate court can still provide guidance on legal requirements.

## In the first few days and weeks

### Obtain death certificates

- ☐ Order at least 10 certified copies of the death certificate. The funeral home should be able to provide these or help you get them.

### Collect important documents

- ☐ Will and/or trust and any related court documents
- ☐ Social Security Number (SSN) card
- ☐ Bank statements
- ☐ Any outstanding obligations (credit cards, bills, etc.)
- ☐ Property deeds and car titles
- ☐ Life insurance policies

### Secure property and valuables

- ☐ Locate their valuables, including their wallet/purse, cash, credit cards and their driver's license.
- ☐ Inventory the estate by listing all assets and accounts, along with their value.

## Plan the funeral

- ☐ Work with a funeral home to arrange burial or cremation. Check to see if your loved one had a prepaid plan or military honors.
- ☐ See if you qualify for interest-free loans or grants to help with funeral or arrangement costs from:
  - **Army Emergency Relief**, (866) 878-6378
  - **Air Force Aid Society**, (703) 972-2650
  - **Navy-Marine Corps Relief Society**, [nmcrs.org](http://nmcrs.org)
  - **Coast Guard Mutual Assistance**, (800) 881-2462 or [mycgma.org](http://mycgma.org)
  - **U.S. Department of Veterans Affairs**, (800) 827-1000 or [va.gov](http://va.gov)
- ☐ For help with military funeral honors, check with:
  - **Disabled American Veterans (DAV)**, (877) 426-2838
  - **The American Legion**, (317) 630-1200
  - **Veterans of Foreign Wars of the United States (VFW)**, (816) 756-3390

## Notify key contacts and organizations

- ☐ Reach out to the following contacts and organizations:
  - The estate's executor
  - Their lawyer, tax and financial advisors
  - Banks and credit unions where they had accounts to freeze them and prevent unauthorized access or identity theft
  - The Internal Revenue Service (IRS)—use IRS Form 559 to get an Estate Tax Identification Number (EIN)
  - Insurance companies (life, health, auto, home)
  - Creditors to check for debt and disability coverage
  - Current and previous employers to determine pension payout and group insurance coverage as applicable
  - The below government agencies to stop direct deposits and determine benefits for surviving dependents:
    - **Social Security Administration**, (800) 772-1213 or [ssa.gov](https://www.ssa.gov)
    - **Office of Personnel Management**, (888) 767-6738 or [opm.gov](https://www.opm.gov)
    - **Defense Finance and Accounting Service**, (888) 332-7411 or [www.dfas.mil](https://www.dfas.mil)

## Over the next few months

### Take care of financial accounts

- ☐ Consolidate and close bank and investment accounts.
- ☐ Keep paying bills like mortgage and utilities.
- ☐ Review and cancel subscriptions like gym memberships and streaming services.

## Update titles and deeds

- ☐ Transfer ownership of property titles (homes, vehicles, etc.) to the proper beneficiaries.

## Notify credit bureaus

- ☐ Notify credit bureaus of the death to prevent identity theft.
- ☐ Get a credit report to check for debts.

## File final income tax return

- ☐ Prepare and file the decedent's final federal, state and income tax returns using the SSN.

## Apply for survivor benefits

- ☐ If applicable, apply for Social Security survivor benefits for the surviving spouse or any dependents.
- ☐ Contact the administrator of their pension plan or retirement plan to inquire about survivor benefits.

## Planning for the future: estate planning and long-term protection

### Check your financial needs

- ☐ Meet with a financial planner or advisor to evaluate your financial situation, considering investments, retirement savings and future needs.
- ☐ Look into long-term financial counseling.

### Update your own plans

- ☐ Update your wills, trusts and beneficiaries to reflect new circumstances.
- ☐ Share out any remaining assets.
- ☐ File a report with the probate court.