

# Inheritance Checklist



Losing a loved one can be overwhelming and you may not know where to start. Use this checklist to organize important tasks. We are here to help you at 1-800-422-3301.

American Century Investments® Estate Representative's Name

Phone Extension

## Gather important documents

**Death certificates** (request certified copies to cover each entity that requires a copy)

**Social Security cards or numbers**

**Legal documents** (if applicable)

- Will
- Divorce decrees
- Trusts
- Child support
- Marriage certificates
- Birth certificates (for minor children)

**Insurance policies**

- Home
- Health
- Auto
- Life

**Financial statements**

- Bank
- Credit cards
- Mutual funds
- Brokerage
- Certificates of deposit
- Annuities

**Tax returns**

- W-2 forms
- Tax statements (1099-R, 1099-DIV, etc.)

**Home and Property**

- Mortgage and other loan statements
- Real estate and property deeds and titles
- Utility bills and statements

**Military documents**

## Contact government offices, businesses and other entities

	Contact information	Date completed
<b>Local Social Security office</b> <ul style="list-style-type: none"> <li>• Inquire if surviving spouse and minor children are eligible for benefits</li> </ul>		
<b>Medicare</b> <ul style="list-style-type: none"> <li>• Inquire if surviving spouse is entitled to benefits (if 65 or older)</li> </ul>		
<b>U.S. Post Office</b> <ul style="list-style-type: none"> <li>• Make any necessary address changes</li> <li>• Forward mail if applicable</li> </ul>		
<b>Insurance companies</b> <ul style="list-style-type: none"> <li>• File necessary claims</li> <li>• Update policies</li> <li>• Update beneficiaries</li> <li>Complete for each type of insurance:                             <ul style="list-style-type: none"> <li>– Life</li> <li>– Health</li> <li>– Auto</li> <li>– Accident insurance</li> <li>– Personal property</li> <li>– Insurance through employer of deceased*</li> </ul> </li> </ul>		

\*Surviving spouse or children may be eligible to continue health insurance through COBRA.

	Contact information	Date completed
<b>Financial institutions</b> <ul style="list-style-type: none"> <li>• Notify each business</li> <li>• Provide certified copy of death certificate (if required)</li> <li>• Update registrations and titles</li> <li>• Complete required paperwork</li> </ul> Complete for each company: <ul style="list-style-type: none"> <li>– Bank</li> <li>– Investment companies (non-retirement accounts, retirement accounts, IRAs, employer plans, employee pensions)</li> <li>– Mortgage companies, if necessary (real estate deeds, loan information)</li> <li>– Credit card companies</li> <li>– Other loan companies (auto, personal, educational, etc.)</li> </ul>		
<b>Utilities and services</b> <ul style="list-style-type: none"> <li>• Make necessary changes on accounts</li> <li>• Cancel services no longer needed (cell phones, health club memberships, etc.)</li> </ul>		
<b>Tax advisor, if necessary</b> <ul style="list-style-type: none"> <li>• File the final personal income tax returns (Due on normal filing deadline)</li> <li>• Discuss tax implications of inherited assets</li> <li>• Complete estate tax returns if settling an estate (Due nine months after death)</li> </ul>		
<b>Attorney, if necessary</b> <ul style="list-style-type: none"> <li>• Help with estate settlements and administration and probated estates</li> <li>• Ensure compliance with terms of wills or trusts if applicable</li> <li>• Discuss taxes, legal documents, advice on estate planning</li> <li>• Updates to trusts</li> </ul>		
<b>Military, for veterans only</b> <ul style="list-style-type: none"> <li>• Notify local VA Office to apply for burial allowance, flag, government headstone or marker</li> <li>• Inquire about surviving spouse or children military benefits</li> </ul>		
<b>Online Accounts</b> <ul style="list-style-type: none"> <li>• Email, Social Media (Facebook, Twitter), Online Business (Amazon, eBay, PayPal)               <ul style="list-style-type: none"> <li>– Reset Passwords or deactivate accordingly</li> </ul> </li> </ul>		
<b>Optional tasks</b> <ul style="list-style-type: none"> <li>• Ask a relative or friend for temporary help with:               <ul style="list-style-type: none"> <li>– Housekeeping</li> <li>– Collecting mail</li> <li>– Taking care of bills and payments</li> </ul> </li> <li>• Update your own will</li> <li>• Update your beneficiaries on:               <ul style="list-style-type: none"> <li>– Life insurance</li> <li>– Retirement accounts (personal IRA, employer plans, pension plans)</li> </ul> </li> <li>• Develop a new personal budget</li> <li>• Review investments and seek guidance on appropriate allocations with an Investment Professional</li> <li>• Send Thank You cards</li> </ul>		