

AFTER DEATH CHECKLIST

It is important to notify various government agencies, banks, creditors and credit reporting agencies of the death to comply with state and federal regulations and help reduce the risk of identity theft. To expedite notification, you should initially contact these agencies by phone, followed by written verification.

This document will serve as a guide to assist the process. Note that most agencies will accept a copy of the death certificate and don't need an original, so don't order more than 4 or 5 as they are expensive (currently \$26 each). You can always order more if needed. San Diego County deaths can use this link to purchase additional copies: [Death Certificates \(sandiegocounty.gov\)](https://www.sandiegocounty.gov/death-certificates). If the death occurred in another county or state, contact the County office to determine how to obtain additional copies if needed.

If the deceased had a trust, or you need to probate the estate, you will need to consult an attorney for further instructions for the estate and paying bills. You should first contact the attorney who prepared the Trust for assistance, if he or she is no longer in practice, contact a Trust Attorney for further assistance. If there is no Will, contact a Probate Attorney for assistance in proceeding.

Over the next few days or longer, complete the actions and notifications listed below. Notify the following by phone or through online sites and follow their directives for providing verification, including a death certificate. It is recommended that you keep a record of your contacts.

- **Notify the following government agencies as applicable.**
 - **San Diego City Employees Retirement (SDCERS)** Call (619) 525-3600 or (800) 774-4977 to notify them of the death as soon as possible. They will then forward the information packet to the beneficiary to complete and return along with a death certificate. Be aware, that depending upon the date of death, a portion of the pension benefit for the month of death may be required to be returned. Once the information packet is received, complete it, and provide them with an original death certificate to determine benefits. If there was a DROP Annuity established at the time of retirement, notify SDCERS of that as well since there will be a separate form required to request the benefits. Also ask them about your health insurance coverage and if you or a dependent child is covered on the City policy at the time of death, to determine whether coverage will continue as a spouse or dependent child. SDCERS has a \$2,000 death benefit. Note that copies of the marriage license and birth certificates of minor children may also be necessary to claim benefits. Please note that you can log on to [sdcers.org](https://www.sdcers.org) any time and click on the contact link to send a message <https://www.sdcers.org/About-SDCERS/Contact-Us.aspx>. You will receive a return phone call the following day if you request it and provide your phone number. <https://www.sdcers.org/About-SDCERS.aspx>

- **San Diego County Employees Retirement Association (SDCERA)** Call (619) 515-6800 to notify them of the death as soon as possible IF the decedent is eligible for this benefit. If the decedent retired from the City of San Diego and then worked at a SDCERA agency (DA's Office) for five (5) or ten (10) years (depending on the agency contract with SDCERA) a second pension may have been awarded OR if the decedent stopped City employment and went to a SDCERA agency without a "break in service or overlap in employment" a pension (including years with the City of San Diego) may have been awarded. SDCERA has a \$3,500 death benefit. If determined to be eligible, after reporting the death, a beneficiary for will be sent. Complete the form and submit with a photocopy of the death certificate. Note that copies of the marriage license and birth certificates of minor children may also be necessary to claim benefits.
https://www.sdcera.org/beneficiaries_retired_survivor_benefits.htm

- **California Public Employees Retirement System (CALPERS)** Call (888) 225-7377 to notify them of the death as soon as possible IF decedent is eligible for this benefit and retired from another law enforcement agency covered by CALPERS. If the decedent stopped working for the City of San Diego (without a retirement) and then worked at a CALPERS agency "without a break in service or overlap in service" for five (5) or ten (10) years (depending on the agency contract with CALPERS) their pension (including years with San Diego) may come from CALPERS. If they retired from City employment and went to a CALPERS agency, a second pension may have been awarded. Once the death notification is made, the beneficiary will receive a packet to be completed and returned along with a death certificate. There is a Death Benefit (amount depends on the Agency's contract with CALPERS) and a continuance to the surviving spouse if that was selected at the retirement. Note that copies of the marriage license and birth certificates of minor children may also be necessary to claim benefits. <https://www.calpers.ca.gov/page/active-members/death-benefits>

- **Social Security Administration**
 - Usually, the mortuary or funeral home will notify the SSA to retire the number. If they do not, call the Social Security Administration at (800) 772-1213 (this is a number which is answered 365 days per year, 24 hours per day, 7 days per week). Information may also be obtained from their website www.ssa.gov
 - This is especially important to do immediately, even if the person was not receiving Social Security checks or had Medicare insurance. The notice will mark the Social Security Number of the deceased person as deceased, so no one can use it to collect benefits or use fraudulently. Be sure to confirm if the mortuary submitted the information.
 - If the decedent was receiving Social Security income, you may be eligible for the \$225 death benefit and continuation of the deceased spouse's benefits. Be aware, that depending upon the date of death, a portion of the Social Security benefit for the month of death may be required to be returned. To claim these benefits, please call SSA to request the Survivor's Benefit from Social Security. There is a form you must

complete, and you will have to schedule a visit to the local Social Security office. A copy of the Death Certificate will be required. Note that copies of the marriage license and birth certificates of minor children may also be necessary to claim benefits.

- Note that in January 2025, the Social Security Fairness Act was signed into law. This new law removes the penalties of government employees with pensions who are currently receiving reduced social security payments. Payments from January 2024 to December 2024 are available retroactively if the decedent was alive during that time. As of this date (1/12/25) The Social Security Office has not modified the payments to allow the full payments, but they are in the process of figuring out how to do it. Contact Social Security for your specific case for more information.
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- **Veterans Affairs Administration** - if decedent was a veteran
 - Notify the Veterans Affairs Administration to have any veteran benefit payments stopped.
 - There may be benefits to the family members of veterans depending on the type of duty and the situation at death. Contact VA Benefits at (800) 827-1000 or <http://www.benefits.va.gov>. A copy of the Death Certificate will be required.
 - For burial benefits visit the VA burial benefits page at usa.gov/veteran-burial-benefits. A copy of the Death Certificate will be required.
 - You will need the person's VA number or service number and active dates of service. This can be found on their DD-214 form.
 - If receiving retired military benefits, notify Defense Finance and Accounting Service at (800) 269-5170.
- **San Diego Fire Relief Association** (Firefighters only)
 - Spouses of retirees who maintained their membership in the Relief Association are entitled to a death benefit of \$1,000 and continuation of the membership in SDFRA at no cost. Membership provides for reimbursement of medical, dental, drug, vision care as well as deductibles for home and auto insurance. Contact Marissa Nunes at the Relief Association (619) 281-0354 or by email to mnunes@sdfra.org the link to their website is: [SDFRA Member Benefits - San Diego Fire Relief Association \(firefighteraid.org\)](http://SDFRA Member Benefits - San Diego Fire Relief Association (firefighteraid.org)) A copy of the Death Certificate will be required. Note that copies of the marriage license and birth certificates of minor children may also be necessary to claim benefits.
- **Retired Fire & Police Association** (RFPA)
 - Spouses of deceased retirees will continue their membership at no cost.
- **Department of Motor Vehicles** for driver's license, state ID card, auto registration, and disabled placards. Have vehicle ownership documents transferred to your name only if both signatures are required to sell or transfer the vehicle. For more information, the DMV website is [How To: Handle the DMV Matters of a Deceased Person - California DMV](#)

- **Federal, State and County Tax Agencies** for income, property and other taxes. This is done when the taxes are filed. Consult your tax preparer or estate attorney for more information.
- **Voter Registration:** Notify the Registrar of Voters via mail if the deceased was a registered voter in your state.
- **If you have a Trust, contact your Trust Attorney to assist you with updating the trust and changing the names on accounts. If you do not have a Trust, you will need to contact a Probate Attorney to assist you with settling the estate and making changes to financial accounts.**
- **Notify your CPA or Tax preparer of the death and ask that he or she secure a Tax ID Number. This number will replace the deceased person's social security number for any tax-related actions between the date of the death and the end of the year. You will need to file one set of tax returns for the date of January 1 through the date of death for the deceased and spouse (if any) and a second for the deceased from the date after death through the end of the year if there were any tax-related income transactions which occur after death. In addition, the spouse would need to file individual returns as an unmarried man or woman for the remainder of the year of death. Talk to your tax preparer for more information.**
- **You will need a copy of the death certificate to finalize the changes. Notify the following financial companies to reduce the risk of identity theft after contacting your attorney.**
 - Before changing any names on accounts or deeds, contact your financial advisor, attorney, and/or accountant for advice.
 - Make a list of all automated payments set up on the account to be sure they continue, and sufficient funding is in the account to cover them. Stop any automated payments that are no longer needed.
 - Consider removing the deceased's name from joint accounts. An original death certificate will be required to do this as well as the Trust document identifying you as executor or the Probate Court Record.
 - Credit card, debit card, and merchant card companies. Remember to cancel any recurring charges for memberships, and other companies such as Netflix, newspapers, etc. if you no longer want to maintain the subscriptions.
 - Banks, saving and loan associations, and credit unions (some businesses offer minimal life insurance of primary account holder, so remember to ask.)
 - Mortgage companies and home lenders: change the deed to the house to survivor's name. You should contact your trust or probate attorney before making any changes.
 - Personal, automobile or other loan providers.
- **Notify the following insurance companies:**
 - Life insurance

- Medical, dental, vision insurance (note that notification to SDCERS and Social Security will suffice as notice to insurance through the City of San Diego and Medicare). Check with SDCERS and Medicare if you are covered on the decedent's policies about continuance medical coverage if you are covered on your spouse's policy.
 - Disability insurance – City Risk Management if spouse retired with a medical disability retirement.
 - Automobile insurance to remove deceased person's name and coverage from the account, especially if a vehicle will be sold.
 - Homeowners' and renters' insurance.
- **Cancel, disable or forward:**
 - Email or other online accounts.
 - Social media (e.g., Facebook, Instagram, Twitter, Snapchat, etc.)
 - Financial and business accounts (e.g., online banking, investing, shopping).
 - Magazine subscriptions, book, music and video clubs.
 - Social and service clubs' memberships, such as: health and athletic clubs; alumni groups; service clubs (e.g., Rotary, Kiwanis, Lions); Veterans organizations, and others.
- **Take care of bills and invoices.**
 - Forward all mail, including bills to the next of kin, trustee, or executor as applicable. This way, you will determine any unknown subscriptions or other items needing to be canceled. Note that you will receive mail from mail lists (political, business, solicitations, etc.) until you contact them to remove the deceased's name from their lists.
 - Contact the sender of the bill or invoice and notify them of the death if there may be a delay in payment.
- **Credit Reporting Agencies** –Every person should consider FREEZING your credit reports so they cannot be accessed without your authorization. You can “unfreeze” your credit reports with the passcode you are provided when you freeze them, and it takes just a few minutes. If you are not contemplating purchasing a new home, car, boat or other large item you plan to finance, I recommend you freeze your credit now to protect your credit. Here is the contact info for those three agencies:
 - Experian (888) 397-3742; PO Box 9554, Allen, TX 75013 www.experian.com
 - Equifax (800) 378-4329; PO Box 740256, Atlanta, GA 30374 www.equifax.com
 - TransUnion (800) 916-8800; PO Box 2000, Chester, PA 19022 www.transunion.com
- **(If applicable) Secure the residence if it will be unoccupied. It should not appear vacant.**
 - Notify the property owner or management company if the residence was a rental.
 - Lock doors, windows, gates. Shut curtains and blinds.
 - Inventory contents such as furniture, home furnishings, clothing, jewelry, and personal documents.
 - Notify utility companies: gas and electric, water, cable TV, home phone, cell phone.

- Don't let mail accumulate in the mailbox. Contact the local Post Office to forward the mail or hold it at the Post Office if you prefer, so you become aware of all companies such as magazine subscriptions, etc. which also need to be canceled.
- Keep the front of the house in good order. Remove advertisements and other paper left outside the house. Maintain the yard.
- Cancel newspaper, magazines, and other deliveries.
- Secure automobiles by locking doors, shutting windows, and removing valuables. If possible, park in a secured garage and not on the street or places with easy access.