

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

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

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