

Why We Need Death Certificates

Based on our experience, certified copies of the death certificate may be needed for the purposes below. This checklist can help you estimate how many copies to request.

Recommended amounts are planning estimates. Requirements vary, so please confirm with each organization whether a certified copy is needed and whether it will be returned.

PURPOSE	RECOMMENDED COPIES
☐ Life insurance	1 per insurance company, regardless of the number of policies.
☐ Banks	1 per bank, especially for accounts in your loved one's name only.
☐ Stocks	1 per company; if held by a broker, 1 per brokerage firm.
☐ Bonds	1 per U.S. savings bond; 1 per corporate bond issuer.
☐ Real estate	1 per county in which property is owned.
☐ Vehicle, Boat & Mobile Home Titles	1 for vehicle, boat, and/or mobile home title matters.
☐ IRAs	1 per financial institution holding retirement funds.
☐ Certificates of deposit (CDs)	1 per financial institution.
☐ Pensions	1 per pension fund.
☐ Health insurance	1 if coverage is provided through an employer.
☐ Final pay / vacation pay	1 if your loved one was actively employed.
☐ 401(k) / 403(b) plans	1 per retirement plan provider.
☐ Federal income tax*	1 reserved for tax-related matters, if requested.
☐ State income tax*	1 if requested for applicable tax matters.
☐ Local income tax*	1 if applicable and requested.
☐ Probate	Plan for at least 5 if probate is anticipated; confirm with counsel.

***Tax clarification:** Keep these as optional planning allowances. The IRS does not require a death certificate with the final federal individual income tax return. Confirm state and local requirements with your tax preparer.

If you need additional certified copies, please call us. We will be happy to help you obtain them.

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