

Why We Need Death Certificates

1. Life Insurance - You need 1 (one) for each insurance company, regardless of the number of policies.
2. Banks - You need 1 (one) for each, particularly if the accounts are in the deceased's name only. This includes one for each credit card and one for each financial institution where each CD (certificate of deposit) is maintained.
3. Stocks - If held by the individual or jointly owned, you need 1 (one) for each company. If held by the broker, then you need 1 (one) for each broker.
4. Bonds - You need 1 (one) for US Savings Bonds. Bonds can be reissued to new owners. If you have corporate bonds, you will need 1 (one) for each company.
5. Real Estate - You will need 1 (one) for each county in which property is owned.
6. Secretary of State - You need 1 (one). This may be used for automobile, boat and/or mobile home.
7. IRAs - (Individual Retirement Accounts) - You need 1 (one) for each financial institution where funds are maintained.
8. Will and/or trust- You need 1 (one) for each financial institution where a trust is maintained plus 1 (one) for the will.
9. Pension - You need 1 (one) for each pension fund.
10. Health Insurance - You need 1 (one) if insurance is employer provided.
11. Current Pay - You need 1 (one) if still actively employed.
12. Vacation Pay - You need 1 (one) if still actively employed.
13. 401K/403b/Retirement Plans - You need 1 (one) for each depository.
14. Federal Income Tax - You need 1 (one).
15. State Income Tax - You need 1 (one).
16. Local Income Tax - You need 1 (one).
17. Probate - If there is to be Probate of the Estate, you need at least 5 (five).
18. Social Security Administration - Needs to see original but will give back after making photocopy.
19. Cell phone/utilities/deeded property/works of art - You need 1 (one) for each.