

Send a letter to each of the three major credit bureaus to get copies of your loved one's credit reports to ensure you are aware of all existing debts. In your letter, include:

- Date
- Your name
- Your address
- Your relation to the deceased
- Your signature
- Deceased's date of death
- Deceased's date of birth
- Deceased's place of birth
- Deceased's Social Security number
- Deceased's addresses for the past five years
- A request that the deceased's credit report be mailed to you
- A request that the following notation be listed on the credit report:
"Deceased – Do not issue credit."
- Copy of marriage certificate
- Copy of death certificate

Mail separate letters to:

Equifax
Equifax Information Services LLC
Office of Consumer Affairs
P.O. Box 105169,
Atlanta, GA 30348

Experian
P.O. Box 9701
Allen, TX 75013

TransUnion (TU)
P.O. Box 6790
Fullerton, CA 92834

Final Action items

Complete a new spending and savings plan (budget) to reflect your new level of income and expenses.

If your benefits represent a large amount of money, consult with a financial advisor to put that money to help to achieve your goals.

It is also good to reassess what your retirement will look like going forward. Try to estimate how your expenses and income will change during retirement.

Notes

We know this is a difficult time for you and your loved ones. Our goal is to make this transition less stressful on you. If you have any issues as you go through this checklist feel free to contact us. Our office strives to guide you through this process and answer any questions you may have.

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