

How To Close Or Transfer Accounts & Services After A Death

Getting Started

After a death, you might need to cancel or transfer accounts, memberships, and credit cards of the deceased to avoid incurring charges from automatically renewing accounts. It can also protect from identity theft and fraud.

This checklist includes information on canceling or transferring the following things:

- Credit Cards
- Mobile Phone Accounts
- Memberships
- Forwarding Mail
- Utilities & Other Home Services
- Online Accounts
- Prescriptions On Auto-Refill
- Newspapers & Magazine Subscriptions

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Helpful information to have on hand for all services requiring payment

- Recent copies of bills/statements
- Credit cards or bank accounts used to auto-pay bills
- Login and password information for online account management
- The deceased's Social Security number
- A copy of the death certificate

CREDIT CARDS

Have a recent account statement for each account and login/password for online management.

- | | | |
|---|----------------------|------------------|
| <input type="checkbox"/> American Express | Last 4 Digits: _____ | Exp. Date: _____ |
| <input type="checkbox"/> Discover | Last 4 Digits: _____ | Exp. Date: _____ |
| <input type="checkbox"/> Mastercard | Last 4 Digits: _____ | Exp. Date: _____ |
| <input type="checkbox"/> Visa | Last 4 Digits: _____ | Exp. Date: _____ |
| <input type="checkbox"/> Other: | | |
-
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Call the number of the company on the back of the card. While you may be able to cancel the card without giving any reason, you should be prepared to provide the following:

The Deceased's Name | Social Security Number | Reason You're Canceling The Card

Canceling a credit card can help eliminate recurring payments for services you want canceled. However, some accounts and services -- such as debts requiring payment, gym memberships, or a mobile phone contract -- might go into collections if you don't address them specifically. For this reason, you should review recent credit card statements to make sure these charges are properly managed.

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CANCEL OR TRANSFER A MOBILE PHONE CONTRACT

If you'd like to do this over the phone, call your provider's customer support number and tell the representative you'd like to cancel or transfer the contract and the reason why. You shouldn't be charged a fee for canceling a contract after a death or transferring a contract after a death.

Since this can be a complicated (and frustrating) process, it's probably best to visit one of the provider's official stores and do this in person.

Depending on the protocols of your provider, you may have to provide the following information:

- Account holder's name (the name of the person who established the account)
- Mobile phone number of the deceased
- Social Security number of the deceased
- Date of death
- Some companies may require a certified copy of the death certificate, though this is unlikely.

If Canceling: The balance due on the account should be paid if you're canceling the contract.

If Transferring: If you have a family plan that you still plan on using, speak with a representative to transfer the account to the new account holder.

TIP

You might not want to cancel the phone right away. Having access to the deceased's active phone can help you gather information on accounts and services they used.

MEMBERSHIPS

Paid memberships, such as to a gym or sports club, cultural organization (ballet, symphony, theater, museums), or organizations or groups that require membership dues, are often non-transferrable, and should be canceled.

Call the club or organization to cancel the membership, and be prepared to provide the following:

- Name of the membership holder
- Account number
- Member ID number
- You may be required to provide a death certificate depending on the type of membership being canceled

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FORWARDING MAIL

Mail delivered by the US Postal Service can either be canceled or forwarded to another address.

To forward the deceased's mail, you must complete a "Change of Address Form," which you can find by searching for it online. You can complete the form on the USPS site or print out a copy and submit it to your local post office, along with proof that you're authorized to manage the deceased's mail (Letters Testamentary or Letters of Administration).

You will need a valid credit card to forward mail. It's only \$1 but it verifies the identity of the person who was living there. Here's the information you'll need to complete the form:

- Choose whether the move is permanent or temporary. Select permanent to keep track of other services that need to be canceled/managed (example: non-recurring bills and magazine subscriptions)
- Select a date when they should begin forwarding mail
- Select what type of move this is (individual, family, or business)
- Your contact information (email address, phone number)
- The old address where the mail used to go
- The new address where the mail should be going
- You will be asked to verify your identity using a valid credit card. The card must match one of the addresses you selected on file; there will be a \$1 charge

HOUSEHOLD UTILITIES

If any utilities were in the deceased's name, call the provider to cancel or transfer the service; have a recent account statement for each of the following utilities/services, as well as contact info if applicable:

- | | |
|--|---|
| <input type="checkbox"/> Electricity | <input type="checkbox"/> Gas |
| <input type="checkbox"/> Water | <input type="checkbox"/> Heating Oil |
| <input type="checkbox"/> Phone | <input type="checkbox"/> HVAC |
| <input type="checkbox"/> Cable | <input type="checkbox"/> Septic |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Garbage |
| <input type="checkbox"/> Landscaping | <input type="checkbox"/> Cleaning Service |
| <input type="checkbox"/> Plumber | <input type="checkbox"/> Exterminator |
| <input type="checkbox"/> Electrician | <input type="checkbox"/> Home Automation |
| <input type="checkbox"/> Other (Example: Decorator, Pool Cleaner...) | |

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DIGITAL ACCOUNTS / SERVICES

Be prepared to identify all of the following digital accounts and services that you may want to shut down or transfer.

Tips

- Focus on accounts that require payment or have a credit card associated first. Also, check the deceased's credit card statements to find other sites and services.
- Having access to the deceased's primary email account can be a huge time saver when it comes to closing or transferring digital accounts, allowing you to reset passwords and confirm deletions.

Email

Most Common: Gmail, Outlook/Hotmail, Yahoo, Aol, cable provider (example: Xfinity, Spectrum)

Entertainment (Video / Music / Gaming)

Most Common: Netflix, Hulu, Amazon Prime, iTunes, Spotify, Xbox, PlayStation

Cloud Storage

Most Common: Dropbox, iCloud, Google Drive, Microsoft OneDrive

Messaging / Voice-over-IP

Most Common: Skype, WhatsApp, Snapchat, Kik

Payment/ Money Management

Most Common: PayPal, Google Wallet, Apple Pay, Venmo

Shopping

Most Common: Amazon, Ebay, Target, Walmart, Best Buy

Social Media

Most Common: Facebook, Twitter, LinkedIn, Instagram, Google+, Pinterest

Travel / Ticketing / Rewards

Examples: Airlines, Rental Car Companies, Casino Rewards, Uber, Ticketmaster

Other Services

Most Common: Food / Delivery, Software Licenses, Web Hosting / Blogging, Photography, Organization, Productivity:

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AUTOMATICALLY REFILLING PRESCRIPTIONS

Many people have regular medical prescriptions that are automatically refilled at a pharmacy or through the mail. **(NOTE:** Be sure to safely dispose of any unused medication.)

- Check the house for medication bottles to identify the pharmacy and prescribing doctor.
- Contact the doctor who cared for the person who died to see if the deceased was on any medications that may have been automatically refilled. The doctor, or someone in their office, should know the name of the pharmacy where the scripts were filled.
- Once you have the necessary information, contact the pharmacy or mail-order service to cancel the prescriptions.

NEWSPAPERS & MAGAZINE SUBSCRIPTIONS

Magazines, newspapers, and other print or online subscriptions can be canceled by calling the customer service number of the publication and requesting cancelation.

- Many publications will also allow you to cancel a subscription online.
- Have a copy of the publication with you while you're canceling the subscription.

NOTES & PERSONAL THOUGHTS

Use this section for any important information, personal thoughts, or anything we may have missed.

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