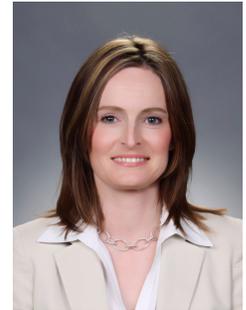


How to Prevent Identity Theft After Death



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Identity thieves use your deceased loved one's personal identifying information to access existing financial accounts or to obtain credit in the name of your loved one. Identity thieves may be strangers, or they may be people close to your deceased loved one, such as family members or friends, seeking personal financial gain. Safeguard your loved one's personal identifying information and immediately notify key financial agencies and government institutions of the death. Such actions minimize the risk of identity theft and prevent the unauthorized use of your loved one's bank accounts or other financial assets by self-interested third parties.

Safeguard Personal Identifying Information

Obituaries. Minimize personal identifying information in the obituaries. Identity thieves can use birth dates, maiden names, birthplaces, and related family information to steal your loved one's identity.

Death Certificates. Death certificates include vital information necessary to steal someone's identity, including your loved one's social security number. Only disclose your loved one's death certificate when necessary for legal purposes. In some cases, it may be advisable to avoid sharing death certificates with family members to reduce the risk of identity theft.

Important Documents. Birth certificates, marriage certificates, and all financial documents and statements contain important, personal identifying information. Avoid sharing these types of documents and any kind of personal identifying information with third party institutions and individuals unless the disclosure is required for legal purposes.

Notify Social Security Administration and Credit Reporting Agencies

Immediately notify the Social Security Administration and all three national credit reporting agencies of your loved one's passing. As the court-appointed representative of your loved one's estate or as a surviving spouse, you will also notify numerous other institutions and government agencies, but immediate notification of the Social Security Administration and credit agencies is the most important initial step in protecting against identity theft.

Consult a Qualified Attorney

Consult a qualified trusts and estates attorney for further advice on protecting your loved one's identity and assets as you move through the estate administration process.



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