

How to Prevent After-Death ID Theft

By Gail Rubin, Author of *The Family Plot Blog & A Good Goodbye: Funeral Planning for Those Who Don't Plan to Die* Posted in **Client Services**, **Estate Planning**

Twenty-five percent of the identities stolen every year are taken from the deceased. A family grieving the death of a loved one doesn't need the headaches of identity theft on top of heartache over the loss. The identities of the dead are easier to steal and abuse than those of the living – after all, they can't fight back.

But there are ways to minimize information exposure to help let the dead, and their financials, rest in peace. Here are six tips for avoiding after-death ID theft.

Alert the credit bureaus – When someone dies, contact the credit reporting bureaus – Equifax, Experian and TransUnion. You'll need to provide the deceased's Social Security number and tell them the person has died. Ask that their credit report be flagged with the note "Deceased. Do Not Issue Credit." Also, get a copy of the deceased's credit report so you know what accounts need to be closed.

Contact the Social Security Administration – The Social Security Administration (SSA) wants to know if someone died so they can remove them from the payroll. As an incentive, they provide a death benefit of \$225 when you report a deceased beneficiary. Why a whopping \$225? Because that's what an average funeral cost in 1938 when the SSA was established. It's one SSA benefit that was never adjusted for inflation. Nowadays, that won't cover an obituary in a major market newspaper.

Close credit card accounts – When you're alive, shutting down credit card accounts affects your credit rating. After you're dead, it doesn't matter! Don't let a thief go on a shopping holiday by leaving credit card accounts open. The surviving spouse or executor must resolve all outstanding debts before the account can be closed or the deceased person's name can be removed from the account.

Keep obituaries short – You wouldn't put a Social Security number in an obituary. Yet the details prized by genealogical researchers also help identity thieves. It's a sad fact that information like place of birth, mother's maiden name, date of birth and date of death can be used to set up new accounts under the deceased person's name. Avoid using such details in a publicly shared space.

Close email and social media accounts – Shutting down email and social media accounts can help avoid identity theft, as well as minimize painful reminders of the loss. A service called **eClosure** can close down the emails and social media accounts of a deceased person – also known as digital assets – even if the family does not have the passwords. For \$150, with a death certificate and a valid ID, **eClosure** can shut down Facebook, Twitter, LinkedIn, Pinterest, Google+, Yahoo Mail, Microsoft Mail and other accounts.

Protect documents with sensitive information – The executor or trustee should secure the deceased's driver's license, bank statements, military records, and other documents with a Social Security number. ID thefts can often originate within the family. Someone may feel they got shorted in the will; someone may be an addict. There can be any number of family issues.

Take these steps to help secure the identity of the deceased as soon as possible. It can save a lot of headaches as well as heartaches.

<http://www.aepa.com/2014/11/prevent-death-id-theft/>