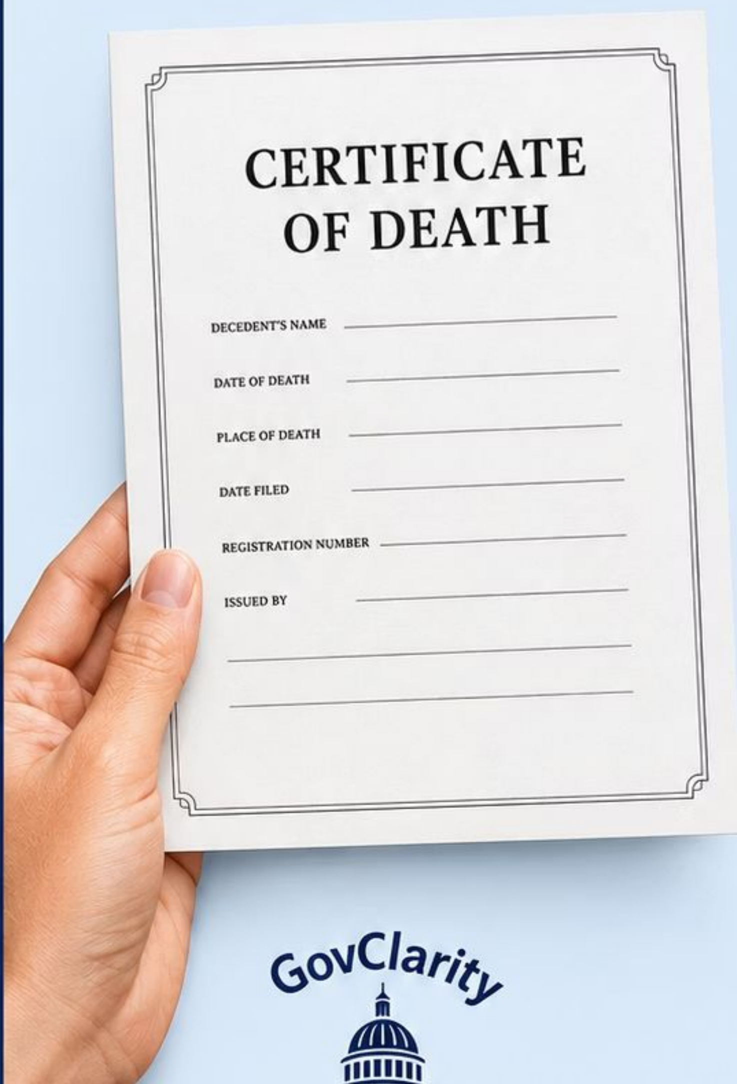
WHAT TO DO WHEN A LOVED ONE DIES

Your calm, step-by-step guide to the paperwork, benefits, and deadlines.



- The exact order to do everything, step by step
- Death certificates: how many to order
- The Social Security payment you must return
- Survivor, VA and pension benefits families miss
- Every form number, phone line and deadline
- The costliest mistakes to avoid

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When a Loved One Dies: Your 2026 Guide to Reporting the Death and Claiming Every Benefit

Losing someone you love is hard enough. Then, within days, the paperwork starts, and no one hands you a checklist. This guide is that checklist.

There is no single form or website that notifies every agency when someone dies. One report to Social Security also reaches Medicare, but everything else is separate and falls to the family. Miss a step and you can either leave behind money your family is owed, or get a letter demanding money back that you already spent.

We built this guide so you can move through it calmly, in the right order, one step at a time. Every form number, phone line, deadline, and current dollar amount is here in one place. You do not have to do it all in one afternoon. You just have to know what exists.

> *Verified against official federal sources, August 2026. Dollar amounts and rules change; the phone numbers and websites here will always take you to the current figures.*

The Order to Do It In

Doing these in sequence keeps you from repeating work and from missing what your family is owed.

01

Order Certified Death Certificates

The master key to everything else.

02

Social Security

Report the death, handle the final payment, claim the $255 benefit.

03

Survivor Benefits

Apply for the ongoing monthly benefits — they are not automatic.

04

The VA

If the person served, claim burial, survivor, and cemetery benefits.

05

The IRS and Any Pensions

The final tax return, plus federal, military, or railroad retirement.

06

The Everyday List

Banks, the state motor vehicle office, credit bureaus, and more.

Keep a simple notebook or folder. Every time you contact an agency, write down the date, who you spoke with, and what they told you to do next.

The Master Key: Certified Death Certificates

Almost every agency, bank, and insurance company will ask for a **certified copy** of the death certificate, not a photocopy. It is the single document that ties this whole process together.

Where to Get Them

Your state or county vital records office (in the state where the death occurred). The funeral home can usually order the first batch for you.

How Many to Order

Order more than you think you need. We suggest **around 10** to start. Families who order only two or three often end up waiting weeks for more, right when they need to move quickly.

Certified vs. Informational Copies

Some states issue two kinds. You want the **certified (authorized) copy** that can be used to claim benefits and close accounts. Informational copies are marked "not a valid document to establish identity" and will not work for these purposes.

Who Can Order One

States limit certified copies to close family and legal representatives (spouse, child, parent, sibling, and court-appointed representatives). The funeral director can order on the family's behalf.

Before You Start: What to Gather

You do not need every detail today. You just need a starting map so nothing gets forgotten. Before you begin making claims, pull these together if you can:

Identity & Legal Documents

- Certified death certificates (about 10)
- The person's Social Security number and date of birth
- Marriage certificate and birth certificates for children's claims
- The will or trust, and the name of any executor or representative

Income & Benefits

- A list of income sources: Social Security, pensions, VA, employer, annuities
- Military discharge papers (DD214), if they served
- Recent tax return, if you can find it

Accounts & Policies

- A list of accounts: bank, retirement, life insurance, credit cards

Not sure of everything? That is normal. Start with what you have and fill in the rest as you go.

Step 1: Social Security

Social Security is your first call, and there is a reason it comes first: one report also notifies Medicare.

How the death gets reported: usually the funeral home reports it using **Form SSA-721 (Statement of Death by Funeral Director)**. If that did not happen, call Social Security at **1-800-772-1213** (TTY 1-800-325-0778).

The Month-of-Death Trap (the number one clawback)

Social Security pays a month behind, and **no benefit is due for the month a person dies**. So the payment that arrives *after* the death, covering that final month, has to be returned.

> Example: if someone passes in **July**, it is the payment that arrives in **August** (which pays for July) that must be returned.

Direct Deposit

Contact the bank and ask them to return the payment to Social Security.

Paper Check

Do not cash it. Return it to Social Security immediately.

Unsure Which Month?

Call Social Security before you spend it.

The $255 Lump-Sum Death Benefit

Social Security pays a one-time death benefit of **$255**, using **Form SSA-8**.

- It usually goes to a **surviving spouse who was living with the person**, or in some cases to an **eligible child**.
- You must apply **within two years** of the date of death, or it is gone.
- If you were already receiving spouse's benefits, you may not need a separate application, but still call to confirm.

Money Social Security Still Owed the Person

If the person was due a Social Security payment or Medicare premium refund before death that was never paid, use **Form SSA-1724 (Claim for Amounts Due in the Case of a Deceased Beneficiary)**.

Step 2: Survivor Benefits

The $255 is one-time. **Survivor benefits are the ongoing monthly ones, and this is where real money is at stake.**

Who May Qualify

Surviving Spouse

Generally age 60, or 50 if disabled.

Surviving Divorced Spouse

In many cases, if the marriage lasted at least 10 years.

Spouse Caring for a Child

Any age, if caring for the deceased's child who is under 16 or disabled.

Children & Dependent Parents

Minor children, disabled adult children (disability before age 22), and dependent parents in some cases.

The Part People Miss: It Is Not Automatic

For most families, reporting the death does **not** start survivor benefits. You have to apply, and **you cannot apply online**: you apply **by phone or at a Social Security office**.

The one exception: if you were **already receiving spouse's benefits** on that record, Social Security will generally convert you to survivor benefits automatically. Even then, call about the $255 payment.

The Switch Strategy (do not leave money on the table)

Survivors can often take **one benefit first and switch to the other later**, for example take a survivor benefit now and switch to your own retirement benefit at 70, when it may be highest. The right order can mean a much larger check for the rest of your life.

What to bring to apply: certified death certificate, your marriage certificate, birth certificates for any children, and the deceased's Social Security number and most recent W-2 or self-employment tax return.

> *We cover the switch strategy in depth in our Social Security Survivor Benefits video, linked in the description.*

Step 3: Veterans Benefits

If the person served, the VA will not start survivor benefits on its own. **Reporting the death is not the same as filing a claim**: you have to claim the benefits you qualify for. Call the VA at **1-800-827-1000** or apply at va.gov.

Burial and Plot Allowances

Amounts depend on the circumstances. For a **non-service-connected** death on or after October 1, 2025 (burial in a private cemetery), the VA pays a **$1,002 burial allowance plus $1,002 for a plot**. A **service-connected** death can pay a burial allowance of up to **$2,000**. Apply with **VA Form 21P-530EZ**.

Survivors Pension and Accrued Benefits

Survivors Pension is a needs-based benefit for qualifying survivors of wartime veterans. The net-worth limit is **$163,699** (December 1, 2025 through November 30, 2026). Also on **Form 21P-534EZ**.

Accrued benefits are amounts the VA owed the veteran but had not paid. Generally must be claimed **within one year** of death (Form 21P-534EZ, or **21P-601** for reimbursement).

Dependency and Indemnity Compensation (DIC)

DIC is a tax-free **monthly** benefit for eligible survivors when the veteran's death meets the VA's rules (death in the line of duty, death from a service-connected condition, or the veteran was rated **100% disabled for at least 10 years** before death). The basic surviving-spouse rate is **$1,699.36 per month** (effective December 1, 2025), before any add-ons.

Timing matters: file the DIC claim **within one year** of death and benefits can reach back to the first day of the month of death. File later and they generally start the date the VA receives the claim. Recent laws (the **PACT Act** and Blue Water Navy Act) expanded eligibility, so families previously denied may now qualify. Apply with **VA Form 21P-534EZ** (parents use **21P-535**).

Honors, at No Cost

- **Headstone, grave marker, or medallion**: VA Form 40-1330
- **Burial flag**: VA Form 27-2008 (available through the funeral director or a post office)
- **Presidential Memorial Certificate**: VA Form 40-0247
- **Burial in a national cemetery** for eligible veterans and often their spouse. Contact the National Cemetery Scheduling Office at **1-800-535-1117**
- **Surviving-spouse VA home loan** eligibility, VA Form 26-1817

Step 4: Taxes

The Final Individual Return

In most cases there is still a **final federal income tax return (Form 1040)** for the year the person died, filed much like a normal return and due the usual April date. Write "deceased," the person's name, and the date of death across the top.

Claiming a Refund: Form 1310

If a refund is owed, **Form 1310** is often required to claim it, **unless**:

- you are a **surviving spouse filing a joint return**, or
- you are a **court-appointed representative** attaching the court document.

Anyone else claiming the refund generally needs Form 1310.

Two Forms Families Overlook

Form 56

Notice Concerning Fiduciary Relationship: tells the IRS who is acting for the estate, so notices and refunds go to the right person instead of the deceased's old address.

Form 1041

U.S. Income Tax Return for Estates and Trusts: a *separate* return the estate may need if it earns income after death. This is different from the final 1040.

Form 4506-T

Request past tax transcripts to settle the estate.

IRS help line: **1-800-829-1040**.

Step 5: Pensions and Retirement Accounts

A pension does not simply stop cleanly, and one notification does not cover everything. Handle each track separately.

- [ ] ### Federal Civilian Employees and Retirees (OPM)

If the person was a **current federal employee**, report the death to their **agency's human resources office**. If they were a **federal retiree**, report it to the **Office of Personnel Management (OPM)**, online or by phone at **1-888-767-6738** (retire@opm.gov). Reporting stops the annuity; any payment issued after the date of death must be returned. A surviving spouse may be owed a **survivor annuity**: **SF 2800** (CSRS) or **SF 3104** (FERS).

- [ ] ### Federal Life Insurance (FEGLI)

Separate from the OPM annuity. Claims are handled by **OFEGLI, an office of MetLife**, using claim form **FE-6**. Call **1-800-633-4542**.

- [ ] ### Thrift Savings Plan (TSP)

Also separate, and sometimes the largest asset. Report the participant's death to the **TSP (ThriftLine) at 1-877-968-3778**; the beneficiary process begins from there.

- [ ] ### Military Retirees (DFAS)

Report the death to the **Defense Finance and Accounting Service** (askDFAS online, or **1-800-321-1080**). Two separate claims: **Arrears of Pay (AOP)** — the final prorated retired pay and any money owed, claimed on **SF 1174**; and **Survivor Benefit Plan (SBP)** — an ongoing monthly annuity **if the retiree had elected coverage**, started with **DD Form 2656-7**.

Good news: the old **SBP-DIC offset ("Widow's Tax") was fully repealed as of January 1, 2023.** A surviving spouse can now receive the **full SBP annuity and full VA DIC** at the same time.

- [ ] ### Railroad Workers (RRB)

Railroad employees fall under the **Railroad Retirement Board**, not ordinary Social Security. Survivor benefits are paid by **either the RRB or Social Security, not both**, depending on the person's railroad service. Call the RRB at **1-877-772-5772** (TTY 312-751-4701).

The Everyday List

Once the big federal steps are underway, work through the everyday accounts. You do not have to finish these in one day.

Banks and Credit Unions

Notify them; ask about payable-on-death beneficiaries.

State Motor Vehicle Office

Cancel the driver's license or ID, and handle any vehicle title transfer.

Credit Bureaus

Have the file **marked deceased**. Notify **one** of the three nationwide bureaus (Equifax, Experian, TransUnion) in writing with a copy of the death certificate, and it will notify the other two. This blocks identity thieves, who do target the recently deceased.

Life Insurance and Retirement Accounts

File claims with any private insurer, employer plan, or IRA/401(k); these pay to named beneficiaries.

Employer

Final pay, benefits, and any employer pension.

Other Accounts and Documents

U.S. passport: return or cancel to prevent misuse. State benefits (SNAP, Medicaid) if applicable. Voter registration, utilities, subscriptions, and memberships: cancel or transfer.

The Mistakes That Cost Families the Most

None of these are hard. They are just easy to miss when you are grieving, which is exactly why a checklist matters.

Spending the Last Social Security Payment

The payment for the month of death has to go back. If you are unsure which month a payment covers, ask before you spend it.

Ordering Too Few Death Certificates

Order around 10 up front so you are not waiting when you need one.

Assuming Survivor Benefits Start Automatically

For most families they do not. You have to apply, and you cannot do it online.

Missing Benefit Deadlines

The $255 payment (2 years), DIC's effective-date rule (1 year), and accrued benefits (1 year) all reward acting sooner.

Treating One Report as the Whole Job

Each agency, pension, and account is separate. One notification does not cover everything.

Master Reference: Benefits, Amounts, Deadlines, Forms

Benefit	Amount / Rate	Deadline	Form	Where
SSA lump-sum death payment	$255 (one-time)	Within 2 years	SSA-8	1-800-772-1213
SSA survivor benefits	Varies (monthly)	Apply asap (paid from filing)	Phone / in person	ssa.gov
SSA amounts still owed	Varies	n/a	SSA-1724	1-800-772-1213
VA burial allowance (non-service)	$1,002 + $1,002 plot	2 years (burial)	21P-530EZ	1-800-827-1000
VA burial (service-connected)	Up to $2,000	n/a	21P-530EZ	va.gov

Master Reference: Benefits, Amounts, Deadlines, Forms (cont.)

Benefit	Amount / Rate	Deadline	Form	Where
VA DIC (surviving spouse)	$1,699.36/mo (eff. 12/1/2025)	1 year for month-of-death start	21P-534EZ	va.gov
VA Survivors Pension	Needs-based (net worth < $163,699)	n/a	21P-534EZ	va.gov
VA accrued benefits	Varies	Within 1 year	21P-534EZ / 21P-601	va.gov
Final income tax return	n/a	Normal April date	Form 1040	irs.gov
Deceased refund claim	n/a	With the return	Form 1310	1-800-829-1040

Master Reference: Benefits, Amounts, Deadlines, Forms (cont.)

Benefit	Amount / Rate	Deadline	Form	Where
Federal survivor annuity	Varies	n/a	SF 2800 / SF 3104	1-888-767-6738
FEGLI life insurance	Policy amount	n/a	FE-6	1-800-633-4542
Military Arrears of Pay	Final prorated pay	n/a	SF 1174	1-800-321-1080
Military SBP annuity	Monthly (if elected)	n/a	DD 2656-7	1-800-321-1080
Railroad survivor benefits	Varies	n/a	Via RRB	1-877-772-5772

Dollar figures reflect rates in effect for 2026 and change over time. The phone numbers and websites above will always show the current amount.

Official Contacts and Resources

Call an agency's own line before paying anyone who offers to "handle" a claim for a fee. Every benefit in this guide can be claimed directly, for free.

Agency	Phone	Website
Social Security Administration	1-800-772-1213 (TTY 1-800-325-0778)	ssa.gov
Medicare	Reported automatically through SSA	medicare.gov
U.S. Department of Veterans Affairs	1-800-827-1000	va.gov
VA National Cemetery Scheduling	1-800-535-1117	cem.va.gov
Internal Revenue Service	1-800-829-1040	irs.gov
Office of Personnel Management (retirees)	1-888-767-6738	opm.gov
OFEGLI (federal life insurance / MetLife)	1-800-633-4542	opm.gov
Thrift Savings Plan (ThriftLine)	1-877-968-3778	tsp.gov
Defense Finance and Accounting Service	1-800-321-1080	dfas.mil
Railroad Retirement Board	1-877-772-5772 (TTY 312-751-4701)	rrb.gov
Equifax / Experian / TransUnion	Notify one in writing; it alerts the other two	annualcreditreport.com

A Final Word

> We know none of this is really about paperwork. It is about carrying a heavy moment with a little less weight on your shoulders.

Death Certificates

Social Security

Family Benefits

Take it one step at a time. Start with the death certificates, then Social Security, then the benefits your family qualifies for. You do not have to do it all today, and you do not have to do it alone.

For the full step-by-step video, the latest dollar amounts, and more free guides like this one, visit govclarity.net — completely free, no email required.