



## Estate Services

While identity theft is probably the last thing on your mind when a loved one dies, the deceased are vulnerable to identity theft because the family is in mourning and they're not paying attention to the deceased person's finances or personal information.

There are a lot of personal and financial documents a person leaves behind, and it's critical to locate and secure them as soon after a loved one dies as possible. An identity thief will look for any document with personal or financial information and you need to gather up things like their wallet and ID, their bank statements and hospital records. Even old military records can have information that's useful to criminals.

Financial institutions are not immediately made aware that their customer is deceased. It takes time for the Social Security Administration (SSA) to transmit the Death Master File to the financial industry. Until the institution receives word that the individual is deceased, the account remains active. The Death Master File is not completely accurate, and does not reflect all deaths.

Until the credit reporting agencies (CRAs) and creditors are notified, they do not know of a death. The accounts of the deceased will remain open. An active credit file can stay open for up to 10 years without activity. Thieves look for this and attempt to fraudulently use the Social Security Number (SSN) of a deceased person.

**ID Resolution** has a service for the surviving family and executors of an estate to handle these issues at this vulnerable time.

An advocate will assist the surviving spouse/executor in reviewing the deceased credit and financial files, looking for benefits associated with credit cards, making the appropriate notifications to appropriate institutions, assisting with obtaining important documents such as military records, birth certificates, marriage records and death certificates, and resolving any fraud issues uncovered.

While it's important to act quickly after a loved one passes to guard against identity theft, it's also important to stay vigilant in the months that follow.

For More Information.....

[www.idresolution.net](http://www.idresolution.net) Or call us at 877 308 9167