

# RD SMITH LAW

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There are many scams that seek to snare the unwary. Identity theft is an ever-growing concern. A scammer can hijack your client's identity and create all sorts of problems for them or their beneficiaries. The risk of identity theft does not end at death. In fact, stealing the identity of the recently deceased is a real problem. You can minimize the risk of a decedent-client falling prey to an identity thief by having your clients alert those on this list from the National Funeral Directors Association:

- Social Security Administration
- Veteran's Administration (if the decedent formerly served in the military)
- Defense Finance and Accounting Service (military service retiree receiving benefits)
- Office of Personnel Management (if the decedent is a former federal civil service employee)
- U.S. Citizen and Immigration Service (If the decedent was not a U.S. citizen)
- State Department of Motor Vehicles (If the decedent had a driver's license)
- Credit card and merchant card companies
- Banks, savings and loan associations and credit unions
- Mortgage companies and lenders
- Financial planners and stock brokers
- Pension providers
- Life insurers and annuity companies
- Health, medical and dental insurers
- Disability insurers
- Automotive insurer
- Mutual benefit companies
- **All three credit reporting agencies:** Experian, Equifax, and TransUnion
- Any memberships held by the decedent (ex: health clubs, professional associations, clubs, library etc.)

Contacting those on this list will reduce the chance that an identity thief will make your client's beneficiaries miserable. Imagine a surviving spouse's dismay when she goes to the bank to find out that her dead husband cleared out the bank account... a week after he died. Help alert your clients to this problem. They will appreciate the fact that you are looking out for them in their hour of need.

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