

**When a loved one dies, here's how to block ID theft:**

- Immediately send death certificate copies by certified mail to the three main credit reporting bureaus. Request that a "deceased alert" be placed on the credit report.
- Mail copies as soon as possible to banks, insurers and other financial firms requesting account closure or change of joint ownership.
- Report the death to the Social Security Administration at 800-772-1213 and the IRS at 800-829-1040. Also notify the DMV.
- In obituaries, don't include the deceased's birth date, place of birth, last address or job.
- Starting a month after the death, check the departed's credit report at [annualcreditreport.com](http://annualcreditreport.com) for suspicious activity. □

---

**Sid Kirchheimer** is the author of *Scam-Proof Your Life*, published by AARP Books/Sterling.