

## Protecting Against Identity Theft After Death

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You're the newly appointed executor of a deceased person's estate. There's a lot on your plate – securing assets, finding beneficiaries, arranging a memorial service and much else. While your attention quite rightly is on looking after the needs of living family members, the needs of another person should also be top of mind: the deceased.

Unfortunately, death is no barrier to unscrupulous people who steal the personal information of a deceased individual or adopt their identity for personal gain. In the U.S., an estimated 800,000 fraudulent accounts are created by identity theft of a deceased individual each year. And Canadians are not immune – it happens here too.

By assuming the identity of a deceased individual, a thief can transfer assets, open accounts, receive tax refunds, purchase goods and more. While there are many sophisticated methods of obtaining identity information, a lot of identity theft is of the "low tech" variety, using techniques as simple as gleaning information from obituaries and opening mail in the deceased individual's mailbox.

As an executor, there are some simple steps that can help protect against post-mortem identity theft. Here are some examples:

- Forward mail: One of the first things you should do as a newly appointed executor is ask the post office to forward the deceased person's mail to your address. This ensures you have control of all information addressed to the individual.
- Avoid too much personal information in the obituary: There are many details in obituaries that can be used to forge an identity. These include addresses, maiden names, ancestries, occupations, and birth and death dates. You want to provide a heartfelt tribute for sure, but less is more when it comes to revealing personal information specifics.

- Notify credit bureaus: This ensures that inquiries will be flagged if someone is seeking credit information, and can prevent fraudulent transactions from taking place. You can view sample letters to credit bureaus here: [http://www.smithsfh.com/Credit\\_Bureau\\_Canada\\_Notification\\_2012.pdf](http://www.smithsfh.com/Credit_Bureau_Canada_Notification_2012.pdf)

Be alert to theft by family members. It's not just strangers who commit post-mortem identity theft. In many cases, it's a family member who commits the crime. It could be a relative in financial difficulty, or one who feels they were wronged in the will or estate plan. So, to the extent possible, keep the circle of those privy to the personal information of the deceased as small as possible.

And for those who are currently planning their estates, they can help protect their identity after death by ensuring that their loved ones know about memberships that might otherwise be overlooked, from fitness clubs, to Costco, to loyalty programs. This allows the executor to notify these institutions immediately to close their files.

This American news article provides some additional tips, most of which apply equally in Canada: <https://theamericangenius.com/business-news/6-steps-protecting-identity-loved-one-dies>

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