

Death Certificates: How Many Do I Need?



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Clients sometimes struggle to determine how many certified death certificates they should request from the funeral home.

Certified or “original” death certificates are typically needed to claim the following types of assets:

- life insurance,
- annuities,
- brokerage accounts,
- savings bonds,
- IRAs, 401(k)s, and employer death benefits, and
- real estate if it is held in survivorship, in a trust, or with a transfer-on-death designation.

If there are multiple accounts or life insurance policies at the same company, usually one death certificate is sufficient.

Increasingly, companies are accepting scanned and photocopied death certificates, especially if the account value is under a particular threshold.

For **bank accounts** that are pay-on-death or in the decedent’s name alone, you will need a death certificate to show the bank. Many banks will make a photocopy, but others will require an original which will not be returned.

For **individual stocks**, transfer agents (such as Computershare or EQ) usually require a medallion signature guarantee on the transfer paperwork. To obtain a signature guarantee, you will need to show an original death certificate to a bank branch manager, but the bank does not typically keep it. You will not have to mail any death certificates to the transfer agent. Therefore, a single death certificate is usually enough to transfer all stock held outside of a brokerage account.

Having a couple of extra death certificates can be useful for unexpected requests. At \$24-\$27 each, it can be a waste of money to order many more than you need.

To obtain additional death certificates:

You may be able to obtain additional death certificates directly from the funeral home. If not, see the options below.

For deaths occurring within Cincinnati city limits:

<https://www.cincinnati-oh.gov/health/birth-death-certificates/>

For deaths occurring within Hamilton County but outside of Cincinnati city limits:

<https://www.hamiltoncountyhealth.org/services/for-residents/certificateordering>