

We are sorry for your loss and understand that settling an estate can seem overwhelming. That's why Discover, a division of Capital One, N.A. tries to make it as easy as possible by providing you with a list of necessary steps and answers to frequently asked questions.

Step 1 Gather your documents

- **Certified copy of the death certificate**
- **Letter of Instruction** (downloadable at [Discover.com/forms-docs](https://discover.com/forms-docs) or handwritten; if handwritten and the requestor is an entity, instructions must be on the entity's letterhead)
The letter must include instructions on how to disburse the funds and the following information for the requestor.
 - If requestor is an individual (includes Trustees and Executors):
 - Full legal name
 - Social Security number (SSN) or Taxpayer Identification Number (TIN)
 - Date of birth
 - Mother's maiden name
 - Physical address
 - Phone number
 - If requestor is an entity (i.e., Business or Charity):
 - Employer Identification Number (EIN) of the entity
 - Name of acting officer
 - Physical address of the entity
 - Phone number of the entity
 - Instructions must be on the entity's letterhead
- **Completed, signed and dated Form W-9** (downloadable at [IRS.gov](https://irs.gov), type Form W-9 in search field to locate it) Each individual or entity claiming funds must provide a Form W-9. Please see additional requirements below, if applicable.
- **Completed IRA Election of Payment by Beneficiary Form** if taking a lump sum distribution (downloadable at [Discover.com/forms-docs](https://discover.com/forms-docs))
- **Signed and dated Transfer Form** from another financial institution if transferring the funds to an IRA (for spouse beneficiary only) or Inherited IRA at another financial institution
- **Additional documentation**
 - **Spouse Beneficiary**
 - Completed IRA Application, signature card and Election of Payment by Beneficiary Form if moving it to an IRA or Inherited IRA Plan/Account with Discover (see FAQs below for information on how to open an IRA)
 - **Non-Spouse Beneficiary**
 - Completed Inherited IRA Application, signature card and Election of Payment by Beneficiary Form if opening an Inherited IRA Plan/Account with Discover (see FAQs below for information on how to open an IRA)
 - **Entities (can be uploaded or faxed):**
 - Articles of Incorporation or other document showing the entity has been established with the state and is in good standing
 - Resolution from the entity, signed by the corporate or assistant corporate secretary

- Estates (can be uploaded, faxed or mailed):
 - Copy of Certified Letters of Office (must be certified within the 12 months) from the estate representative or a Small Estate Affidavit (must be dated within the 12 months) Please send copies as originals will not be returned.
 - Form W-9 executed by an estate representative with the estate's EIN
 - For a Small Estate Affidavit, the person receiving the funds must provide a Form W-9
- Trusts (can be uploaded, faxed or mailed):
 - Trustee Certification Form
 - Form W-9 executed by a trustee with the Trust's TIN

Step 2 Send us your documents

We will begin processing your documents within 10 business days of receipt and contact you to discuss next steps.

- **Upload:** [Discover.com/upload](https://discover.com/upload); please select "Deceased Handling Documents"
- **Fax:** 1-224-813-5244; Attn: Beneficiary Care Team
- **Regular Mail:** Discover, PO Box 30394, Salt Lake City, UT 84130-0394
- **Overnight Mail:** Discover, 5420 West 1730 South, Salt Lake City, UT 84104

Deceased Handling FAQs

Why does Discover need a certified copy of the deceased customer's death certificate?

We need a legible, certified copy of the death certificate to confirm that our customer is deceased and the deceased customer's state of residence. Please do not send the original death certificate as we cannot guarantee its return.

Where do I get a certified copy of the death certificate?

Generally, you can get a certified copy of the death certificate from the funeral director who handled the deceased's final arrangements (this can vary from state to state), as well as from the Registry of Birth, Deaths and Marriages in the deceased's applicable state/county/parish/territory.

Will Discover request any additional information?

It depends. We may require additional documentation or need more information and will let you know if we do.

How do I open an IRA or Inherited IRA with Discover?

To open a regular Traditional or Roth IRA plans, you can contact us. To open an Inherited Traditional or Roth IRA plan, please contact the Beneficiary Care Team at 1-800-975-0162. Please note that Discover does not accept Inherited IRA funds from other financial institutions.

Can I combine multiple assets for IRA's that I inherit?

Discover IRA Assets for the same decedent can be combined in one Inherited IRA. Assets for different decedents may not be combined.

When the beneficiary type is an Estate, who receives the funds?

If an Estate goes through Probate, the Estate representative will receive the funds made payable to the Estate. If a Small Estate Affidavit is presented, funds will be paid out as directed in the affidavit.

For all other questions, contact our Beneficiary Care Team at 1-800-975-0162. Our team is here to help Monday through Friday from 8 a.m. to 8 p.m. (ET). Please note that we are closed on weekends and holidays. If a Capital One product also needs to be settled, please contact Capital One's Estates Servicing Team at 1-877-357-5659 (Hours of Operation Monday - Friday 8 AM - 8 PM EST).