



Survivor's Tax Checklist

Step 1: Notify the IRS & Secure Documentation

- Write "DECEASED", decedent's name, and date of death across the top of any return
- Obtain death certificate (keep for records—do not send to IRS)
- If managing an estate with income, apply for an EIN at [IRS.gov/EIN](https://www.irs.gov/EIN)

Step 2: File Final Individual Return (Form 1040)

- Include all income earned up to date of death
- Use correct filing status:
 - Married filing jointly allowed for year of death
 - Surviving spouse may qualify for Qualifying Surviving Spouse status for 2 more years
- Due date: April 15, 2026
- Who files? Surviving spouse or court-appointed personal representative

Step 3: Handle Income in Respect of a Decedent (IRD)

- Identify post-death income: unpaid wages, retirement distributions, accrued interest
- Report IRD on:
 - Estate's Form 1041 (if estate receives it), OR
 - Beneficiary's personal return (if paid directly to them)

Step 4: Claim Medical Expenses

- Deduct qualified medical expenses paid within 1 year after death
- Must itemize and exceed 7.5% of decedent's AGI

Step 5: Request Refunds (If Owed)

- Surviving spouse filing jointly: No extra form needed
- Executor or other person: Attach Form 1310 to claim refund
-  No Form 1310 = refund denied

Step 6: File Estate Returns (If Required)

- File Form 1041 if estate earns \$600+ in gross income
- Consider Form 706 if estate value > \$13.61 million (2024 threshold)

Step 7: Check for Special Protections

- Military death in combat zone: Full income tax forgiveness for year of death + prior year
- Terrorism victim: Tax liability forgiven under Victims of Terrorism Tax Relief Act
- Public safety officer death benefits: May be tax-free

Call Uncle Joe Tax for a free survivor tax consultation. We'll help you honor your loved one's final affairs—with care and compliance.

 (574) 222-1351 |  www.unclejoetax.com

Grief is heavy enough. Let us carry the tax burden.