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Deceased Person's Tax Filing Checklist

For executors and family members managing a loved one's final tax obligations.

Important: Do not distribute estate assets to heirs until all taxes are confirmed paid. The executor may be held personally liable for any unpaid tax debts.

STEP 1 Gather records

- [ ] Locate all income documents for the year of death
  W-2s, 1099s, pension statements, Social Security letters, investment account summaries
- [ ] Confirm whether prior year returns were filed
  Request IRS transcripts using Form 4506-T to check for any missing returns
- [ ] Check for any outstanding IRS notices or letters
  Look through mail and files for correspondence from the IRS in the deceased's name

STEP 2 Confirm who is responsible

- [ ] Identify the executor or personal representative
  Named in the will, or appointed by the court if no will exists
- [ ] Consult a CPA or estate attorney
  Especially important if there are multiple income sources, unfiled prior years, or significant assets

STEP 3 File the final return (Form 1040)

- [ ] File the final Form 1040 by April 15 of the following year
  Write "Deceased," the person's name, and date of death at the top of the return
- [ ] Include a copy of the death certificate with the return
- [ ] File even if you cannot pay the full amount owed
  Filing on time avoids the 5%/month failure-to-file penalty, which is larger than the failure-to-pay penalty
- [ ] Request an extension if needed (by April 15)
  Extension gives until Oct 15 to file, but taxes owed are still due April 15

STEP 4 Check for additional filings

- [ ] Determine if a fiduciary return (Form 1041) is required
  Needed if the estate earns income after death — interest, rent, dividends, etc.
- [ ] Determine if an estate tax return (Form 706) is required
  Required if estate exceeds ~$13 million (2024 threshold); due 9 months after date of death
- [ ] File any prior year returns that were missed

STEP 5 Protect yourself as executor

- [ ] Pay all taxes owed from estate funds before distributing to heirs
  Distributing assets before taxes are settled can make you personally liable
- [ ] Confirm all tax matters are resolved before closing the estate
  Most states require tax clearance before an estate can be officially closed

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Key deadlines at a glance

Form 1040 (final individual return)	April 15 of the year following death
Extension to file	Up to October 15 — but taxes still due April 15
Form 1041 (estate income)	15th day of the 4th month after estate's fiscal year ends
Form 706 (estate tax)	9 months after date of death (6-month extension available)

This checklist is for general informational purposes only and is not legal or tax advice. Always consult a qualified CPA or estate attorney for your specific situation.