

# Decedent Account Letter of Direction

The Decedent Account Letter of Direction describes how an authorized representative would like Alto to settle the decedent's account. Account settlement may only be requested by the decedent account's authorized representative: joint account owner, payable on death beneficiary, executor, estate administrator, or small estate affiant. To request account settlement, the authorized representative will need to:

## Gather the following documents:

- 1 One original Death Certificate
- 2 A notarized Decedent Account Letter of Direction for:
  - [Joint Account Owner](#)
  - [Payable on Death Beneficiary](#)
  - [Executor or Estate Administrator](#)
  - [Small Estate Affiant](#)
- 3 A copy of one valid form of ID for the authorized representative:
  - Driver's license
  - State Identification card
  - Passport/Passport Card
  - Permanent Resident Card
  - Tribal ID card
  - Consulate/Consular Identification Card
- 4 As applicable, copies of executorship documentation or state-specific Small Estate Affidavit
  - If the deceased account owner was a New Jersey resident, an original Form L-8 or copy of Form L-4 (Tax Waiver) must also be submitted

## Mail the documents to:

Alto  
320 S. Canal St.  
Floor 11  
Chicago, IL 60606

If you have questions, call us at 1-855-266-8100.

## Decedent Account Letter of Direction for a Joint Account Owner

### Decedent Information

First name \_\_\_\_\_

Last name \_\_\_\_\_

### Account Information

All accounts

Only the accounts listed here:

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

### Account Settlement Instruction

Instruction \_\_\_\_\_

If requesting to close the account, indicate the check remit mailing address:

Mailing address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip code \_\_\_\_\_

### Joint Account Owner Information

First name \_\_\_\_\_

Last name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

### Notarial Acknowledgment

State of \_\_\_\_\_

County of \_\_\_\_\_

Signed and attested before me on \_\_\_\_\_ (date) by

\_\_\_\_\_ (name of joint account owner).

(Seal)

\_\_\_\_\_  
(Signature of Notary Public)



## Decedent Account Letter of Direction for a Payable on Death Beneficiary

If the account has multiple beneficiaries, each beneficiary that survived the decedent will receive an equal percentage and must submit a Decedent Account Letter of Direction. The beneficiary will receive a check for their share at the address provided below.

### Decedent Information

\_\_\_\_\_  
First name

\_\_\_\_\_  
Last name

### Account Information

All accounts

Only the accounts listed here:

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

### Payable on Death Beneficiary Information

\_\_\_\_\_  
First name

\_\_\_\_\_  
Last name

\_\_\_\_\_  
Social Security number

\_\_\_\_\_  
Date of birth

\_\_\_\_\_  
Phone number

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Mailing address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip code

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### Notarial Acknowledgment

State of \_\_\_\_\_ County of \_\_\_\_\_

Signed and attested before me on \_\_\_\_\_ (date) by

\_\_\_\_\_ (name of beneficiary).

(Seal)

\_\_\_\_\_  
(Signature of Notary Public)



## Decedent Account Letter of Direction for an Executor or Estate Administrator

### Decedent Information

\_\_\_\_\_  
First name

\_\_\_\_\_  
Last name

### Account Information

All accounts

Only the accounts listed here:

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

### Disbursement Information

The check will be made payable to the estate and be mailed to the indicated mailing address.

\_\_\_\_\_  
Mailing address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip code

### Executor/Estate Administrator Information

\_\_\_\_\_  
First name

\_\_\_\_\_  
Last name

\_\_\_\_\_  
Phone number

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Mailing address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip code

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### Notarial Acknowledgment

State of \_\_\_\_\_

County of \_\_\_\_\_

Signed and attested before me on \_\_\_\_\_ (date) by

\_\_\_\_\_ (name of executor/estate administrator).

(Seal)

\_\_\_\_\_  
(Signature of Notary Public)



## Decedent Account Letter of Direction for a Small Estate Affiant

### Decedent Information

\_\_\_\_\_  
First name

\_\_\_\_\_  
Last name

### Account Information

All accounts

Only the accounts listed here:

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

Account number \_\_\_\_\_

### Disbursement Information

The check will be made payable to the small estate affiant and be mailed to the indicated mailing address.

\_\_\_\_\_  
Mailing address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip code

### Small Estate Affiant Information

\_\_\_\_\_  
First name

\_\_\_\_\_  
Last name

\_\_\_\_\_  
Phone number

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Mailing address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip code

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### Notarial Acknowledgment

State of \_\_\_\_\_

County of \_\_\_\_\_

Signed and attested before me on \_\_\_\_\_ (date) by

\_\_\_\_\_  
(name of small estate affiant).

(Seal)

\_\_\_\_\_  
(Signature of Notary Public)

