A PLAIN-ENGLISH GUIDE FOR FAMILIES

Claiming Money That Belonged to a Deceased Parent

When a life-insurance benefit, bank account, or refund goes unclaimed, Georgia holds it for the rightful owner or their heirs — indefinitely. This guide shows you the **two routes** to claim it, and helps you choose the one that fits your family.

GEORGIA · O.C.G.A. §44-12

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GA DOR CDR Reg. #202400088

START HERE

Two ways to claim — and the one question that decides which

When money owed to someone who has died ends up with the State of Georgia as **“unclaimed property,”** it can almost always be recovered by the family. *How* you claim it depends on a single fact: **was there a named beneficiary?**

ROUTE A · USUALLY SIMPLER

The Beneficiary Route

Money that names a specific person

✓ Skips probate entirely

Applies to **life insurance, annuities, retirement accounts, and payable-on-death bank accounts** — anything where the deceased named a beneficiary on the paperwork.

The money passes **directly to the named person**, outside the estate. You claim as the beneficiary, not as an heir.

- No will or probate needed
- Fewer documents
- Typically the faster path

ROUTE B · THE ESTATE ROUTE

The Heir / Estate Route

Money that belongs to the estate

Passes through the estate

Applies when there was **no named beneficiary**, or the named beneficiary also died — a bank balance, an uncashed check, a refund, a security deposit.

The money belongs to the **deceased person's estate** and passes to the heirs under Georgia law.

- Needs proof of who inherits
- May involve probate documents
- Small estates get a shortcut (see inside)

The tell-tale clue: read the property type

Georgia's records label each item. Types like **“Proceeds Due Beneficiaries,” “Insurance / Annuity Benefits,”** or **“Death Benefits”** almost always mean **Route A** — a beneficiary was named. Types like **“Checking / Savings,” “Uncashed Checks,” “Refunds,”** or **“Deposits”** usually mean **Route B** — the estate route.

CHOOSE YOUR ROUTE

Answer these three questions

Work down the list. The first "yes" usually tells you your route.

1. What kind of money is it?

Life insurance, an annuity, a retirement/IRA account, or a "payable-on-death" account? Route A if yes. A bank balance, uncashed check, refund, or deposit? Route B .

2. Was a specific person named to receive it?

Check the original policy or account paperwork. If **you** (or another living person) were named the beneficiary, that's the cleanest possible case — Route A . If the beneficiary listed has also passed away, or none was ever named, it falls to the estate — Route B .

3. How much is the total estate worth?

This matters for Route B only. In Georgia, estates of **$7,500 or less** can often be claimed **without a probate court order** — a major shortcut (see the box below). Larger estates generally need formal estate documents.

If you land on Route A

Great news — this is the shortest path. Skip ahead to **"Route A: Documents"**. You will *not* need a will, letters, or a probate case.

If you land on Route B

You'll need to show *who is entitled to inherit*. The exact paperwork depends on the estate's size and whether there was a will — the next pages break it down.

⚑ The Georgia small-estate shortcut (SB 403, "Money Match")

Under **Georgia SB 403 (2026)**, the State may release unclaimed property of an estate valued at **$7,500 or less without a probate court order**, when all heirs agree, the deceased's debts are settled, and no probate case is open. Instead of court appointment, heirs sign a **small-estate affidavit**. O.C.G.A. §53-2-40

Above $7,500, the estate route generally requires formal documents (see next page).

WHAT YOU'LL NEED

Documents, by route

Georgia's Department of Revenue reviews every claim for a deceased owner. These are the documents that prove **the death**, **your identity**, and — most importantly — **your right to the money**.

DOCUMENT	ROUTE A · BENEFICIARY	ROUTE B · ESTATE
Your government photo ID Driver's license or passport	**Required**	**Required**
Certified death certificate Of the person who owned/insured the money	**Required**	**Required**
Proof you're the named beneficiary Policy, annuity, or account designation	**Required**	— not applicable —
Will & Letters Testamentary Court document naming the executor	Not needed	If a will was probated
Letters of Administration Court appointment when there's no will	Not needed	If no will, estate probated
Small-estate affidavit Estates ≤ $7,500 · §53-2-40	Not needed	Shortcut for small estates
Proof of heirs Who inherits when there's no will · §53-2-1	Not needed	Family tree / affidavits

Why Route A is worth confirming first

Named-beneficiary money passes **outside the estate**. That means *no will, no court, no Letters* — even if the estate itself was never probated. Before anyone starts chasing court documents, find the original policy or account paperwork and check who was named.

If there was no will (Route B)

Georgia law decides who inherits — spouse and children first, then other relatives — under the rules of **intestate succession**. O.C.G.A. §53-2-1. You'll document the family relationships rather than point to a will.

STEP BY STEP

How the claim actually works

1. **Confirm the money and the route**

   Verify the amount and property type held by the Georgia Department of Revenue, and settle the beneficiary-vs-estate question above. This one decision shapes everything that follows.

2. **Gather your documents**

   Order a certified death certificate, pull your ID, and collect the one proof-of-right document your route needs — a beneficiary designation (Route A) or estate/affidavit paperwork (Route B).

3. **File the claim with Georgia DOR**

   Submit the claim in the name of the beneficiary or the estate, referencing the property's ID number, with your documents attached.

4. **Respond to the State's review**

   The Department verifies the death, confirms your right to the money, and may request one clarifying document. Clean paperwork the first time is the single biggest factor in how fast you're paid.

5. **Get paid**

   Once approved, Georgia releases the funds to the beneficiary or the estate. From there it's distributed to the family.

We can do this for you — or hand you the kit to do it yourself.

Reclaim Georgia is a Claimant Designated Representative registered with the Georgia Department of Revenue. We handle beneficiary and heir claims end to end on a **flat 10% contingency — you pay nothing unless you're paid**. Prefer to file it yourself? Our self-file kit walks you through it for just 1% of the claim's value. And if the estate is $7,500 or less, the SB 403 shortcut means you may not need anyone's help at all — we'll tell you honestly if that's your situation.

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Please note. Reclaim Georgia LLC is a private recovery firm registered with the Georgia Department of Revenue as a Claimant Designated Representative (CDR Registration #202400088, valid through May 20, 2030). We are **not** a law firm and this guide is **not** legal advice — it is general information to help you understand your options. The documents a claim requires are ultimately determined by the Georgia Department of Revenue based on the specific property and estate. For questions about probate, wills, or your rights as an heir, consult a licensed Georgia attorney. Statutes cited: O.C.G.A. §44-12-190 et seq. (unclaimed property), §53-2-40 (small estates), §53-2-1 (intestate succession), and Georgia SB 403 (2026).