# Loss of a Spouse Checklist

**Immediate Concerns:**

| | | | |
|---|---|---|---|
| Were written wishes of the deceased reviewed? | ☐ Yes | ☐ No | ☐ N/A |
| Has a funeral home/funeral director been engaged? | ☐ Yes | ☐ No | ☐ N/A |
| Is the funeral service organized? | ☐ Yes | ☐ No | ☐ N/A |
| Have burial, interment, or cremation arrangements been made? | ☐ Yes | ☐ No | ☐ N/A |
| Has the obituary been drafted and sent in? | ☐ Yes | ☐ No | ☐ N/A |
| Are funeral expense payment arrangements complete? | ☐ Yes | ☐ No | ☐ N/A |
| Is the deceased was a business owner, have provisions been made for the short-term continuation of the business? | ☐ Yes | ☐ No | ☐ N/A |

**Get organized.** Gather and organize the appropriate documents:

- ☐ Birth Certificate
- ☐ Marriage Certificate
- ☐ Divorce Decree
- ☐ Military Service
- ☐ Death Certificate
- ☐ Life Insurance Policies
- ☐ Investment Documents
- ☐ Will
- ☐ Tax Information
- ☐ Employee Benefits Information

**Have the appropriate advisors been contacted?**

- ☐ Wealth Advisor
- ☐ Account/Tax Advisor
- ☐ Insurance Professional

**Insurance Considerations:**

1. Have claims been filed with insurance companies?
    - ☐ Individual Life Insurance
    - ☐ Group Life Insurance
    - ☐ Employer-based Life Insurance
    - ☐ Accidental Death and Dismemberment
    - ☐ Travel Insurance
    - ☐ Mortgage Life Insurance
    - ☐ Credit Life Insurance

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763-231-9510

2. Have surviving spouse's insurance needs been re-evaluated?
    - ☐ Life Insurance
    - ☐ Health Insurance
    - ☐ Disability Insurance
    - ☐ Homeowners Insurance
    - ☐ Auto Insurance
    - ☐ Liability Insurance
    - ☐ Long-term Care Insurance

3. Have beneficiary designations been reviewed and changed as appropriate?

**Claim or notify agencies for other benefits.**

- ☐ Social Security survivor's benefits
- ☐ Social Security death benefits
- ☐ Federal Employee benefits
- ☐ Civil Service benefits
- ☐ State Government Employee benefits
- ☐ Military benefits
- ☐ Deceased Spouse Employee benefits
- ☐ Qualified Retirement Plan benefits



**Retirement Planning Concerns**

- ☐ Have retirement planning needs been re-evaluated?
- ☐ Have beneficiary designations for existing IRAs and retirement plan been updated as appropriate?

**Settling the Estate**

- ☐ Have the executor/administrator, trustee(s), guardians, and heirs been contacted?
- ☐ Has an attorney and/or other advisor(s) been contacted?
- ☐ Have the appropriate records been gathered?
- ☐ Is probate necessary?
- ☐ Has a Taxpayer Identification Number (TIN) been obtained?
- ☐ Have creditors been notified?
- ☐ Have other institutions been notified?
- ☐ Have assets been distributed to heirs?
- ☐ Have appropriate tax returns been filed

**Surviving Spouse's Estate Planning Concerns**

- ☐ Is there an updated will?
- ☐ Have advanced medical directives been prepared?
- ☐ Have letters of instruction been prepared?
- ☐ Does plan for estate tax need to be reviewed?

**Tax Planning Concerns**

- ☐ Has a tax advisor been contacted?
- ☐ Has a change in filing status been evaluated?
- ☐ Have the tax consequences of making gifts been considered?
- ☐ Has surviving spouse inherited retirement plan assets (income in respect for decedent)?

**Reassessing the Financial Situation**

1. Have joined owned assets been retitled?
    - ☐ Real Estate
    - ☐ Vehicles
    - ☐ Investments
    - ☐ Bank Accounts

2. Have other financial goals/needs been reviewed?
    - ☐ Readjustment period
    - ☐ Emergency Fun
    - ☐ College
    - ☐ Other Purchases

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