

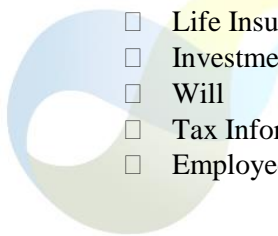
# Loss of a Spouse Checklist

## Immediate Concerns:

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



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## 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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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?

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### **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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