Surviving Spouse Checklist

Immediate Needs

What You Need to Know and Do After the Loss of a Spouse

This checklist is designed to help guide you through the important steps you may need to take in the days, weeks, and months after your spouse's passing. From handling immediate arrangements to organizing financial matters and updating legal documents, this list can help you stay on track, avoid oversights, and give you some peace of mind as you navigate this transition.

You don't have to do it all at once—and you don't have to do it alone.
Use this checklist as a resource to move forward at your own pace, one step at a time.

Weeks 1-2

- ☐ Notify Key People; Financial Advisor, Insurance Agent, Attorney, Accountant, Employer.
- ☐ Identify Immediate Financial Needs; Insurance policies to cover final expenses, make sure you have ample savings to cover near term living expenses. If not, consult with financial advisor.
- ☐ Take care of you. Understand this is a highly vulnerable time, build a support team of friends, family and professionals. Practice saying, 'thanks, I'll think about that.', accept offers of your support team to help, focus on faith, rest, nutrition, exercise and breathing, although things will never be the same... remember things will be ok.
- ☐ Gather Documents; Order Death Certificates (10-20), Marriage License, Birth Certificates of immediate family members, Social Security number, Last Will and Testament, Mortgage Documents, Deeds, Trust Documents, Bank statements, Investment and Retirement Account Statements, Military papers, safe deposit box.
- ☐ Do not make irrevocable decisions. Give yourself time to grieve and make those decisions in a better mindset.
- ☐ Places to look for information; Filing cabinet, computer, safe deposit box, tax returns, credit report, Mail, Email, Address book, ask financial advisor

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Weeks 2-4

- ☐ Meet with your financial professional.
- ☐ Begin organizing assets, liabilities, insurance policies and other financial documents.
- ☐ Change beneficiaries and evaluate benefits elections
- ☐ Discuss income needs and make changes to portfolio if necessary
- ☐ Identify what's urgent, prioritize tasks
- ☐ Focus on doing just one task a day
- ☐ Facilitate estate preparations
- ☐ Contact and meet with employer and former employers. Determine any benefits you may be entitled to and ask for personal effects.
- ☐ Obtain copies of legal documents or any business interests.
- ☐ Notify Social Security, Pension administrators, mortgage company, car loans/lease, bank, investment companies, credit card companies, utilities, subscriptions/memberships, insurance claims paperwork, watch the mail for important documents.

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In The Next Year

As things start to settle and you've addressed the most urgent matters, you may want to reach out to your financial and legal professionals. They can help you plan for the future and ensure everything is in place to protect your family should anything happen to you.

Next 6 months

When you meet, please bring the following;

- ☐ Income tax returns (past two years), investment and bank statements, Will and Trust Documents, benefits information from yours or spouse’s employer.

Conversation topics may include;

- ☐ Review your financial needs, retirement income needs, funding sources and how to best meet them.
- ☐ Review all accounts and beneficiaries listed. Update as necessary. Review your financial needs, retirement income needs, funding sources and how to best meet them.
- ☐ Review all accounts and beneficiaries listed. Update as necessary.
- ☐ Life Insurance Proceeds, estate settlement, your will, living will and healthcare proxy.
- ☐ If you have minor children guardianship. If you have a child in college get in touch with financial aid office see if they qualify for benefits.

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In The Next Year

6 to 12 months

- ☐ Plan your future - set your goals
- ☐ Time to think about next financial steps
- ☐ Value your Estate
- ☐ Work with tax professional to file estate tax form 706
- ☐ Establish charitable contributions and memorials
- ☐ Hold a Family Financial Meeting with adult children
- ☐ Facilitate estate preparations
- ☐ Contact and meet with employer and former employers. Determine any benefits you may be entitled to and ask for personal effects.
- ☐ Obtain copies of legal documents or any business interests.
- ☐ Notify Social Security, Pension administrators, mortgage company, car loans/lease, bank, investment companies, credit card companies, utilities, subscriptions/memberships, file insurance claims paperwork, watch the mail for important documents.

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After 12 months and beyond

Everyone experiences grief in their own way and on their own timeline—some may reach this stage in a year, while for others, it may take longer. As your life evolves and new interests emerge, our goal is to continue working alongside you to help align your finances with your personal life goals.

12 months and beyond

Conversation topics may include;

- ☐ Your personal interests and activities have surfaced and you want to spend more time on those activities.
- ☐ Ongoing pre-post retirement planning
- ☐ Charitable and volunteer interests are explored.
- ☐ More in-depth conversation about estate and legacy planning.
- ☐ Continue to plan your future - manage your goals
- ☐ Family Financial Meetings and identify specific family issues/concerns
- ☐ Investing in individual family memories and experiences
- ☐ Conversations on Aging and ElderCare

Losing a spouse can bring overwhelming financial questions and uncertainty. Whenever those questions arise, please don't hesitate to reach out. While we may not have all the answers, we are here to help you find them. As you build your support team, remember that we are just a phone call away.

Additionally, there are many resources—books, organizations, and support groups—that can provide comfort and guidance during the grieving process. Though you may feel alone at times, know that there are people who care and are ready to listen.