

My Life & Wishes

WHAT TO DO WHEN YOUR SPOUSE DIES

When a spouse passes away, the emotion and magnitude of the loss turns our world upside down. All at once, we are faced with the heavy burden of tasks and responsibilities that can place us under a lot of pressure. This checklist was developed to help ease that burden. It provides you with an organized list to help keep you on track and to help you identify some of the key things you will need to do.

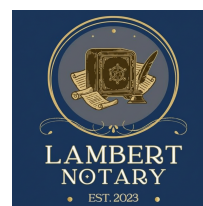


Other loved ones are willing to help. Don't be afraid to ask for help during this difficult time.



1. Locate the Will or Estate Planning Documents

If you and your spouse have done any pre-planning, it's important to locate these documents. This will be your guide as to what should go where and who should handle the process.



2. Obtain Death Certificates

Make sure to request multiple copies of the death certificate. Many times certified copies are needed to file insurance or benefit claims, or to make changes to certain accounts. Generally, 10-15 copies will suffice.



3. Call Your Attorney

If you've done pre-planning, your attorney will be able to help you through the process. If you haven't done any pre-planning, it may be a good idea to contact an estate planning attorney to see if probate will be required for any titles or asset transfers.



4. Contact Social Security or Veteran's Administration

Depending on your circumstances, there may be spousal and/or military survival benefits for you. To apply for benefits for Social Security call 800-772-1213. If your spouse worked in a civil service job or was in the armed forces, contact the V.A. at 800-827-1000.



5. Notify Your Spouses' Employer

Your spouse may have life insurance, a pension or retirement plan through their employer. Contact the Human Resources office to determine if there are any benefits you should be aware of. Also check with your employer. The death of a spouse may trigger a "Life Event" which allows you to change dependents or apply for certain benefits outside of the normal annual enrollment time.



6. Take Inventory

Take inventory of everything you and your spouse own so it will be easier to keep track of all the things you have to change. Take inventory of property, vehicles, bank accounts, safe deposit box, and investments. Inventory any debt, such as loans and credit cards. Also inventory lifestyle items such as memberships, subscriptions, email and social media accounts.



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7. Get Organized

Make sure you understand how the bills are paid and how to access the on-line accounts. Locate and record websites and the passwords required for access. Create a checklist so you can keep track of the items you've accomplished. ([Click here to download our Household Account Checklist](#))



8. Change Titles

Now that you have your list of items, remove your spouses' name from property. That way when it comes time to sell it, you won't have an issue. Also, change or close any accounts that were jointly held. Many banks or retail cards may require you close the account entirely and reopen a new one in your name only.



9. Notify Your Accountant

Consider your state and federal tax filing status. A change in status may significantly change your tax picture. It may be helpful to get an accountants help when filing your return for the year of death of your spouse.



10. Review Your Own Finances

Consider how your financial picture has changed. Are you able to maintain your current lifestyle? Consider your income sources and family needs. It may be a good idea to work with a trusted advisor to help you plan for your current and future lifestyle and retirement needs.



11. Avoid Making Major Decisions

If possible, try not to make any major decisions right away. Many times, widowed spouses may consider selling the home or moving closer to adult children. Allow some time to pass, perhaps a year, before making such decisions.

In today's world, technology has made closing out a loved one's affairs much more complicated than in years past. Information stored digitally is nearly impossible to locate or access, unless that information has been shared with a loved one or trusted Advisor.

My Life and Wishes was developed exclusively to help alleviate the frustration, guesswork and scavenger hunt families are experiencing when closing out their loved one's affairs.

End of life is inevitable. Don't put off planning for it. Your personal portal through My Life and Wishes will walk you through what information you'll need to record for your loved ones. And it allows you to give them access to it, when they'll need it most.

