

# Steps for a Surviving Spouse

## Checklist



### Within the First Week

#### Obtain the following documents

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12 – 20 copies of a certified Death Certificate – obtain at least one with a raised seal.

- The death certificate is necessary to execute the will or manage any trusts, along with changing the ownership of any jointly held property and/or financial assets and to file insurance claims.
- It is also necessary for formal notification to employer(s), credit card companies, financial institutions, utilities, etc.

Marriage license.

Birth certificates for you, your spouse, and any children. You can contact your state's department of vital statistics if you are unable to locate.

Social Security cards/numbers for you, your spouse, and any children. You can contact the Social Security Administration if you are unable to locate these documents.

Last Will and Testament.

Trust documents.

Any power of attorney documents. You'll want these to ensure you update your own.

Funeral arrangement instructions, if any.

Insurance policies (life, health, homeowner's, auto, etc.).

Property deeds, mortgages, automobile titles, loan statements, bills.

Financial statements (checking, savings, investment accounts, and retirement accounts).

## Notify the below

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Attorney:

Contact number:

You'll want to set up a time to meet with your attorney as they will help you understand the legal and financial considerations that will need to be made, and the process to handle the settling of the estate according to your state's laws. You'll also want to locate a copy of the will for your meeting if the attorney does not already have one on file, along with any trust documents, your power of attorney to update as needed, and letters of instruction.

- Update any items in your own estate plan you feel ready to address.

Executor:

Contact number:

Spouse's employer:

Contact number:

You'll want to find out about any benefits that may be available to you, and any time constraints.

Potential benefits might include the following:

- Healthcare or extended healthcare coverage through COBRA for 18 months.
- Compensation from any of the following:
  - Wages
  - Unused vacation or holiday pay
  - Sick pay
  - Bonuses already earned
  - Stock options
- 401(k) or other retirement plan proceeds
- Pension
- Life insurance

Request that any personal items be sent to you.

Your employer:

Contact number:

You might need to update beneficiaries for some of your benefits and determine if the death of your spouse triggers any "life event" benefit options you might have.

Schools (if you have any school aged children)

Office number:

Let the school know of your spouse's passing so the administration and teachers can arrange for your children's assignments to be postponed or canceled. In some instances, they can even provide grief-counseling for them when they return.

Financial advisor:

Contact number:

Meet with your financial advisor to help you compile a list of all assets in your estate, including your home and any real estate. They can also help you review your income needs for the coming months to ensure you will have cash on hand to cover living expenses for the next six months.

CPA:

Contact number:

Discuss any estate tax returns and final income tax requirements and deadlines with them during this meeting. They may want to work in coordination with your financial advisor to determine which date to use for valuing the estate.

Life insurance company and/or agent #1:

Contact number:

Request to have claim forms and instructions for completing them sent to you.

Life insurance company and/or agent #2:

Contact number:

Request to have claim forms and instructions for completing them sent to you.

Disability insurance company and/or agent:

Contact number:

If your spouse was receiving any disability insurance, contact and notify them of the death to have benefits cancelled as soon as possible.

Health/medical/dental insurance company and/or agent #1:

Contact number:

Cancel coverage for your spouse. Request to have any applicable claim forms and instructions for the cancellation sent to you.

Health/medical/dental insurance company and/or agent #2:

Contact number:

Cancel coverage for your spouse. Request to have any applicable claim forms and instructions for completing them sent to you.

Funeral home:

Contact number for funeral home director:

Set up a time to plan arrangements.

Social Security Administration

Website: [Local SSA Finder](#)

Contact number: 800-772-1213

You'll need to call Social Security or visit your local office to report the death and have the benefits cancelled as soon as possible. Depending on the circumstances, you may be owed survivor benefits.

- Social Security offers survivors a one-time death benefit of \$255.
- Monthly benefits could be available for the surviving spouse and children.
- Ensure the deceased is put on the Social Security Master Death Index to prevent any fraud.

Veterans Administration (for those that have served in our military)

Website: [VA](#)

Contact number: 800-827-1000

Contact to notify them about the decedent's passing and have benefits cancelled as soon as possible, and request to have any survivor benefits forms and instructions for completing them sent to you. Have the decedent's Social Security Number and date of death when you call.

- The V.A. also provides various death benefits to assist with burial and funeral expenses.
- Other VA burial benefits such as flags, headstones, and markers are provided by the [National Cemetery Administration](#).

Defense Finance and Accounting Service (for military retirees receiving benefits)

Website: [Military](#)

Contact number: 800-321-1080

Contact to notify them about the decedent's passing and have benefits cancelled as soon as possible. Request to have any benefits paperwork and instructions for completing it sent to you. Have the decedent's Social Security Number and date of death when you call.

Office of Personnel Management (for any retired or former federal civil service employees)

Website Instructions: [OPM](#)

Contact number: 888-767-6738

## Immediate financial needs to address, additional notifications, and items to consider

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Family members and pets – arrange care for any family members and/or pets to help assist you with their needs.

Burial and funeral expenses – review any pre-paid funeral insurance or other arrangements that may have been made in advance.

Notify family members and close friends. Begin contacting those closest to you and your spouse to notify them of the death. You can also ask another family member or close friend to help make these calls.

Calendar – check your spouse's calendar for any appointments that need to be cancelled. You can ask another family member or close friend to help with these calls too.

Obituary – begin writing and determine which publications you want to send to. The deceased may have left instructions regarding what information to include, along with a desired photo. If there are no instructions, ask a family member or close friend to help write it and choose the photo(s). If appropriate, include information regarding memorial gifts.

List any direct deposits, bill payments, or recurring transfers associated with any financial accounts or credit cards below.

Account name:

Account number:

Bill name:

Recurring pay date:

Amount (either fixed or average):

Account name:

Account number:

Bill name:

Recurring pay date:

Amount (either fixed or average):

Account name:

Account number:

Bill name:

Recurring pay date:

Amount (either fixed or average):

Account name:

Account number:

Bill name:

Recurring pay date:

Amount (either fixed or average):

Account name:

Account number:

Bill name:

Recurring pay date:

Amount (either fixed or average):

Account name:

Account number:

Bill name:

Recurring pay date:

Amount (either fixed or average):

Valuables and/or Safe Deposit Box – secure any of your spouse’s valuables and expensive items. If your spouse had a safe deposit box, determine what items are held in it as it could contain important documents you will need, and you might want to add the deceased’s valuables to it. Note that if you are not listed on the signature card for the safe deposit box, you will need to contact the bank manager to determine what is required to obtain access.

## Within the First Month

### Additional notifications and items for attention

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Pension plan administrators – apply for benefits and update beneficiary information, if applicable.

Labor Union – if your spouse belonged to a labor union, contact them to alert them of the passing and see if they offer any assistance.

Annuity companies – request paperwork for any survivor benefits.

Investment firms – contact any firms where your spouse held assets to notify them of the death. Determine what steps are needed to begin transitioning the assets.

Banks – contact all banks where your spouse held assets to notify them of the death. Determine what steps are needed to begin transitioning the assets.

Spouse’s former employer(s) – determine if the decedent had any benefits outstanding with any former employers that may be due or offer the spouse additional survivor benefits.

Mortgage company or county recorder’s office – if there is a mortgage on your home or any property, work with your mortgage company to update the loan and title. For any property owned outright, you’ll need to record a new deed with the county recorder’s office to change the title. For any property held jointly, it’s not necessary to change the title right away. However, if you want to sell the home proof of death would be needed, so it’s recommended to update after revising your estate plan with an attorney.

Credit card companies – find out if there is a payoff clause in the event of death. Cancel all cards in the deceased’s name. Have any points or benefits transferred to the survivor’s name and then destroy any physical cards. Update any cards that were held jointly.

Phone carriers – cancel any personal/private numbers for the deceased. Move the service for all numbers you plan to maintain to your name.

Utility companies – notify them of the death and determine any debts owed. Work to move all utilities into name of the survivor and cancel any that are no longer necessary.

Home, auto and umbrella insurance – notify them of the death and cease coverage for the deceased. Determine if any coverage should be updated moving forward, with your insurance professional.

State Department of Motor Vehicles – if your spouse had a driver’s license or state issued ID, notify them of the death.

Vehicles – update the title and registration with your local Department of Motor Vehicles (DMV). Some states have a different process in place depending on how the vehicle is titled. Reach out to them and determine which documents and/or forms you will need to have with you.

Local election office – contact them to notify them of the death.

Memberships – cancel any club memberships or recurring subscriptions that were in the name of your spouse. Update any joint memberships/subscriptions into your name.

Post Office – consider filing a change of address for your spouse so that mail is rerouted to the executor of the estate.

Credit Bureaus – contact the three major credit bureaus to receive a copy of your spouse’s credit report to make sure you are aware of all existing debt. As of March 2022, the following will link you to each site with their instructions, [Experian](#), [Equifax](#), and [TransUnion](#).

Financial Aid Office(s) – if there are any children enrolled in private school and/or college, notify the financial aid office about potential changes in eligibility.

Close your spouse’s email account(s).

Close your spouse’s social media account(s) or turn them into memorial pages.

## Months 4-6

### Additional Meetings

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Attorney:

Contact number:

Update your own will, medical directive, and power of attorney documents if you did not already do so. Create any new trusts where appropriate. Discuss your desired legacy to determine if they have any recommendations on additional things you can do to achieve your goals.



Financial Advisor:

Contact number:

Your financial advisor will be able to help assist you in transferring assets from your spouse's name to your name. They'll also help transfer ownership of any IRA accounts and explain the steps involved, along with any distributions that you'll need to make. Review and update your overall financial plan, including but not limited to current savings, spending needs, investments, and insurance coverage so you can make any adjustments necessary. You'll also want to review any current beneficiary designations and update where needed. If applicable, consider scheduling another meeting to introduce them to your children. This way they can get a better understanding of your financial picture and wishes, should you become incapacitated.

CPA:

Contact number:

Set up a time to meet with your CPA and review your current tax circumstances and determine if any actions or changes need to be made to be more tax efficient moving forward as a widower.

## Within the First Year

### Additional things to consider

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Write a legacy letter or book to express your values, beliefs, and hopes for the next generation. Include any stories you want to share, along with photos you'd like to live on.

Consider joining a support group of widows/widowers.

Take care of yourself as this is very important. Anything from spending time outside, various forms of exercise, and spa visits are all things that can help keep you healthy and aid in reducing stress.

Grow your social circle. Think about the things you enjoy and that are important to you to look for organizations and meetup groups that will help keep you busy and introduce you to others.