SEIA

SIGNATURE ESTATE & INVESTMENT ADVISORS, LLC®
Established 1997

Surviving Spouse Checklist

A 12-month guide to working with your financial, legal, and tax advisors following the death of a spouse.

Contact Us: (310) 712-2323 or at seia.com

Planning Guide

1. Initial Steps (Within the First Week)

Enlist a family member or close friend to help gather all important documents and keep them in a safe place. These documents include:

o Will/trusts
o Life insurance policies
o Birth certificate
o Marriage certificate
o Death certificate
o Funeral arrangements
o Social security cards (yours & theirs)
o Tax returns
o Divorce agreements
o Bank statements
o Investment account statements
o Stock certificates
o Pension/retirement plan statements
o Loan statements
o Mortgages
o Leases
o Deeds
o Motor vehicle titles
o Car insurance
o Homeowner's insurance
o Bills
o Safe deposit box info & key
o Storage locker contract
o Business ownership or interest
o Military service records
o Computer records related to assets

☐ 2. Contact a funeral home to begin funeral preparations and payment

☐ 3. Ask the funeral director to help you get a copy of the death certificate (if not done already), along with 12 certified copies. You can also contact the County Clerk's office for copies.

☐ 4. Have someone be at your home during the funeral. Burglars often read obituaries and target empty homes.

☐ 5. Contact your spouse's employer to notify them of the passing. Talk to HR for any uncollected salary or necessary paperwork. Ask about health insurance if you and/or your children were covered under the company policy.

☐ 6. Contact an estate attorney to begin the review of your spouse's will.

☐ 7. Create a plan for all your bills. If you were not the one who handled these, it can help to make a checklist of all the bills that need to be paid.

☐ 8. Contact your financial advisor, who can assist you with many of these items

2. Next Steps (Weeks Two to Four)

☐ 1. Contact banks or credit unions to change your account holder information.

☐ 2. Contact the life insurance policy provider. It may take weeks to receive the death benefit, so get started promptly.

☐ 3. Notify all other insurance companies (car, homeowner's, accident, credit card, etc.) to close or change policies.

☐ 4. Check with your spouse's former employers to find out if they have insurance policies, pensions, or other benefits for your spouse (and you).

☐ 5. Update your estate plan and account beneficiaries.

Planning Guide Continued...

2. Next Steps (Weeks Two to Four)Continued...

- ☐ 6. Contact creditors to remove your spouse's name from accounts and close accounts solely in spouse's name. Maintain longstanding joint accounts to keep your good credit history. Let creditors know how debts will be paid.
- ☐ 7. Send letters to the three main credit bureaus to get copies of spouse's credit reports and discover any unknown debts. Include the following in the

letter:

- o Date
- o Your name
- o Your address
- o Your relation to the deceased
- o Your signature
- o Spouse's date of death
- o Spouse's date of birth
- o Spouse's place of birth
- o Spouse's SSN
- o Spouse's address(es) for past 5 years
- o Request for spouse's credit report to be mailed to you
- o Request the following to be listed on the report: "Deceased – Do not issue credit."
- o Copy of marriage certificate
- o Copy of death certificate

Mail separate letters to:

Equifax
Equifax Information Services LLC
Office of Consumer Affairs
P.O. Box 105169
Atlanta, GA 30348

Experian
P.O. Box 9701
Allen, TX 75013

TransUnion (TU)
P.O. Box 6790
Fullerton, CA 92834

- ☐ 8. Update the name on any deeds or titles (homes, vehicles, etc.)
- ☐ 9. Contact the Social Security Administration to see if you are eligible for spousal and survivor benefits.
- ☐ 10. Contact the VA if your spouse was in the military to find out about any benefits for you.
- ☐ 11. Contact labor union if your spouse belonged to one for any possible benefits.
- ☐ 12. Contact a tax professional to file a final income tax return and estate tax return.
- ☐ 13. File a claim with your health insurance provider for any illness or medical care bills prior to your spouse's passing.
- ☐ 14. If you have a child in college, contact the school's financial aid office for possible increased assistance.
- ☐ 15. Cancel any recurring payments for your spouse (gyms, clubs, associations, streaming services).
- ☐ 16. If your spouse owned any businesses, contact the attorney your spouse used for business affairs.

3. Final Steps (One to Six Months)

- ☐ 1. Work with your financial advisor to complete a new spending and savings plan to reflect your new financial situation and assess your retirement plan/goals
- ☐ 2. Remember to take some time for yourself. Take a nice trip or do an activity you enjoy.