

Presented by:
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FINANCIAL CHECKLIST

FOR

SURVIVING SPOUSE

Immediate Items:

- Gather all important documents in a central place to stay organized.
- Documents to gather (typical list)
 1. Birth Certificate
 2. Marriage Certificate
 3. Tax Returns
 4. Bank Statements
 5. Will/Trust Documents
 6. Investment Account Statements
 7. Brokerage Statements
 8. Social Security Statements
 9. Pension/Retirement Statements
 10. Loan Statements
 11. Mortgage/Leases

12. Motor Vehicle titles/deeds
13. Car Insurance
14. Home Insurances
15. Safe Deposit Box Information
16. Health Insurance
17. Bills
18. Digital Assets

- Ask minimum 12 Certified Copies of Death Certificates from Funeral directors of the Funeral Home.
- Spouse's Employer (HR Department) for continuing Health Coverage

Secondary Checklist:

- Contact Bank/Credit Union for change of information
- Life Insurance Provider
- Financial Advisors/Administrators
- Attorney for Will/Probate
- Beneficiaries of Policies
- Letter to three major Credit Bureaus to ensure existing debts
- Request notation on credit reports "Deceased – Do Not Issue Credit"
Mail in to Equifax, Experian and Trans-Union
- Titles and Deeds to update
- SSA to be informed
- Cancellation of GYM, Club Etc. Memberships

- Tax Professionals to be informed.

Immediate Cautions:

- Do not put your house on market
- Do not give away money to your children or charity
- Do not sell stocks and bonds
- Do not agree to move in with an adult child
- Do not make major financial decisions
- Do not allow a salesperson to talk you into buying financial products/investments
- Do not close joint accounts at least for one year.

Final Action Items:

1. Complete spending & savings plans based on New Income level
2. Consult Tax professional/Financial Advisors
3. Re access your retirement strategy
4. IRS Publication 971 – Innocent Spouse Relief

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