



SURVIVING SPOUSE'S CHECKLIST

You should always seek the help of your attorney immediately. However, here are some helpful steps that can help you streamline the estate settlement process while you are attempting to ensure that your spouse's wishes are honored and your needs are met.

- ☐ **WILLS, TRUSTS AND RELATED DOCUMENTS:** Locate and review your spouse's legal documents. If your spouse was previously married, divorce settlement documents and/or child support orders may identify his/her obligations.
- ☐ **PROPERTY DEEDS, TITLES AND DOCUMENTATION:** Locate and review deeds and titles to real property such as cars and boats.
- ☐ **FINANCIAL ACCOUNTS, ASSETS AND LIABILITIES:** Identify your spouse's financial assets and obligations, including checking, savings and brokerage accounts, pensions, retirement programs and life insurance. Obligations include mortgages, auto and personal loans and unpaid credit card balances.
- ☐ **EMPLOYER-SPONSORED PLANS:** Contact your spouse's employer to learn about retirement plans (profit sharing, pension, 401(k), 403(b), ESOP) in which he/she was participating in.
- ☐ **BENEFITS:** Research and apply for any Social Security, medical or other benefits that may be available to you as the surviving spouse.
- ☐ **TAX AND LEGAL ADVICE:** Meet with the estate's executor or attorney, if appropriate, to discuss legal and tax issues associated with settling the estate.

For further information on the role of the Executor, see our *Executor's Checklist*.

- ☐ **INSURANCE POLICIES:** Identify and review all insurance policies (e.g., life, home, auto, and personal property) your spouse owned and notify the respective companies of their death. Many insurance companies carry additional benefits in the event of an accidental death; some life insurance policies may also double the policy coverage amount. Contact the insurance companies to ensure that the property will still be covered while you manage your spouse's affairs.
- ☐ **NOTIFICATION OF CREDIT CARD COMPANIES:** Notify your spouse's credit card companies of the death and cancel his/her cards. Be sure to ask whether there are any death benefits associated with the card. Many companies provide accidental death insurance, which pay off credit balances in the event of a death.
- ☐ **TRANSFER ASSETS TO BENEFICIARIES:** Contact all the institutions holding the financial assets you've identified. Each will have its own set of requirements on how to transfer assets to beneficiaries. Most will require copies of a death certificate.

