

RETIRING & YOUR GOLDEN YEARS

CHECKLIST: What to Do When Your Spouse Dies

The loss of a loved one is emotionally devastating, and it can be difficult to think clearly at such a vulnerable time. The following checklist sets forth the general steps that should be taken when a spouse dies. There may be steps listed here that won't apply to you, and there are surely others that will be necessary based on your particular situation. Your attorney can advise you on the specifics of your circumstances.

- ___ Contact family members and friends to notify them and so that they can be at your side.
- ___ Enlist the support of others to make additional phone calls so that you do not have to contact everyone yourself.
- ___ Contact the funeral director of your choosing.
- ___ Make the final arrangements.
- ___ Gather all important papers, including the loved one's will, trust instruments, life insurance policies, and financial documents.
- ___ Contact your attorney.
- ___ Meet with your attorney to review the will and other important legal documents.
- ___ Contact your loved one's employer and inquire about death benefits.
- ___ Notify your life insurance company of the death.
- ___ Request an advance on the insurance proceeds, if necessary.
- ___ Contact the Social Security Administration and inquire about possible benefits.
- ___ If your loved one was a veteran, contact the Veteran's Administration about possible benefits.
- ___ Meet with your attorney to reassess your estate plan and draft a new will.

- _____ Change the beneficiary on your life insurance policy, if necessary.
- _____ Change the titles to your motor vehicles to reflect ownership in your name only.
- _____ Notify your auto insurer of the change in automobile drivers and ownership.
- _____ Remove your loved one's name from your bank accounts and checks, and consider adding the name of another loved one to the accounts.
- _____ Apply for credit in your own name, if necessary.
- _____ Don't enter into any contracts without your attorney's approval.