

# Loss of Spouse

## Planning for the Unexpected

### Immediate Concerns

- Review the wishes of the deceased and contact people who should be notified
- Hire a funeral director/home and organize the service/memorial
- Draft an obituary and send to relevant newspapers or publishers
- If the deceased is a business owner, make short-term arrangements for a business continuation plan

### Getting Organized

- Gather birth certificate, death certificate, life insurance policies, investment documents, current will, and employee benefit information
- Hire an estate planning attorney and CPA
- Re-evaluate your current insurance and estate needs
- Claim available benefits through Social Security, qualified retirement plans, life insurance, military spousal benefits or any employee benefits
- Retitle any joint assets
- Review budget or financial goal changes
- Establish separate credit, if necessary

### Settling the Estate

- Contact the executor, trustees, and/or heirs
- Consult with your estate attorney to understand any probate needs
- Review any existing creditors, institutions that need to be notified
- Evaluate any estate tax planning needs

If you need assistance with this process, please reach out.

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