Loss of Spouse Checklist

General Information	Yes	No	N/A
1. Has relevant personal information been gathered? • Name, age, health status • Dependents and family members	❑	❑	❑
2. Has financial situation been assessed? • Income • Expenses • Assets • Liabilities • Insurance coverage	❑	❑	❑
Notes:			
Immediate Concerns	**Yes**	**No**	**N/A**
1. Were written wishes of the deceased reviewed?	❑	❑	❑
2. Has a funeral home/funeral director been engaged?	❑	❑	❑
3. Is the funeral service organized?	❑	❑	❑
4. Have burial, interment, or cremation arrangements been made?	❑	❑	❑
5. Has the obituary been drafted and sent to the appropriate newspapers/publishers?	❑	❑	❑
6. Are funeral expense payment arrangements complete?			

	Yes	No	N/A
	❑	❑	❑
7. If deceased was a business owner, have provisions been made for the short-term continuation of the business?	❑	❑	❑
Notes:			
Next Steps: Getting Organized	**Yes**	**No**	**N/A**
• Birth certificate • Marriage certificate • Divorce decree • Military service • Death certificate • Life insurance policies • Investment documents • Will • Tax information • Employee benefits information	❑	❑	❑
• Attorney • Accountant/tax advisor • Insurance professional • Other(s)	❑	❑	❑
Notes:			
Insurance Considerations	**Yes**	**No**	**N/A**
• Individual life insurance policies • Group life insurance policies • Employer-based life insurance policies • Accidental death and dismemberment policies • Travel insurance policies • Mortgage life insurance policies • Credit life insurance policies	❑	❑	❑
1. Have surviving spouse's insurance needs been re-evaluated? • Life insurance			

• Health insurance • Disability insurance • Homeowners insurance • Auto insurance • Liability insurance • Long-term care insurance	❑	❑	❑
2. Have beneficiary designations been reviewed and changed as appropriate?	❑	❑	❑
Notes:			
Other Available Benefits	Yes	No	N/A
1. Have other available benefits been claimed and/or agencies notified? • Social Security survivor's benefits • Social Security death benefits • Federal employee benefits • Civil service benefits • State government employee benefits • Military benefits • Deceased spouse employee benefits • Qualified retirement plan/IRA benefits	❑	❑	❑
Notes:			
Retirement Planning Concerns	Yes	No	N/A
1. Have retirement planning needs been re-evaluated?	❑	❑	❑
2. Have beneficiary designations for existing IRAs and retirement plans been updated as appropriate?	❑	❑	❑
Notes:			

Settling the Estate	Yes	No	N/A
1. Have the executor/administrator, trustee(s), guardians, and heirs been contacted?	❑	❑	❑
2. Has an attorney and/or other advisor(s) been contacted?	❑	❑	❑
3. Have the appropriate records been gathered?	❑	❑	❑
4. Is probate necessary?	❑	❑	❑
5. Has a Taxpayer Identification Number (TIN) been obtained?	❑	❑	❑
6. Have creditors been notified?	❑	❑	❑
7. Have other institutions been notified?	❑	❑	❑
8. Have assets been distributed to heirs?	❑	❑	❑
9. Have appropriate tax returns been filed?	❑	❑	❑
Notes:			
Surviving Spouse's Estate Planning Concerns	Yes	No	N/A
1. Have advanced medical directives been prepared? • Durable power of attorney • Living will	❑	❑	❑

• Health-care proxy			
2. Have letters of instruction been prepared?	❑	❑	❑
3. Does plan for estate tax need to be reviewed?	❑	❑	❑
Notes:			
Tax Planning Concerns	Yes	No	N/A
1. Has a tax advisor been contacted?	❑	❑	❑
2. Has a change in filing status been evaluated?	❑	❑	❑
3. Have the tax consequences of making gifts been considered?	❑	❑	❑
4. Has surviving spouse inherited retirement plan assets (income in respect of a decedent)?	❑	❑	❑
Notes:			
Reassessing the Financial Situation	Yes	No	N/A
1. Have jointly owned assets been retitled? • Real estate • Vehicles • Investments • Bank accounts	❑	❑	❑
2. Has budget been re-evaluated? • Income sources	❑	❑	❑

• Expenses: fixed and variable			
3. Have other financial goals/needs been reviewed? • Readjustment period • Emergency fund • College • Other purchases • Vacations	☐	☐	☐
4. Has survivor's credit situation been discussed? • Obtain credit reports • Contact existing creditors • Establish separate credit if necessary	☐	☐	☐
Notes:			