



PETERSEN HASTINGS
WEALTH ADVISORS

SURVIVOR'S CHECKLIST

THINGS TO CONSIDER UPON
THE DEATH OF A LOVED ONE



THE FIRST MONTH

THINGS TO CONSIDER

Contact a qualified attorney to explain your spouse's will, file it with probate court and outline tax implications.

Order 10 certified copies of the death certificate from your county clerk's office, Health Department or funeral director. Companies and financial institutions will generally require certified copies of the death certificate and letters testamentary to settle accounts.

Contact your spouse's employer and all former employers for potential group life insurance, pension (for example, 401k) or other benefits.

Change medical, dental and other benefits, if appropriate.

Contact your spouse's fraternal organizations for possible life insurance benefits.

Contact creditors about your spouse's death for possible credit life insurance or accidental death insurance.

Cancel individual credit cards.

Contact the Social Security Administration (SSA) for survivor benefits.

WHAT YOU WILL NEED

- Certified copy of the death certificate
- Social Security numbers for your spouse, you and your minor children
- Copies of your spouse's most recent W-2 forms or self-employment tax return
- Name of your spouse's employer
- Birth certificates for you and your minor children
- Marriage certificate
- Divorce papers, if applying as a divorced spouse

CONTACT INFORMATION

Phone: 800-772-1213
Web: www.ssa.gov



*The publication is intended as general guidance only and not as legal advice.

THE FIRST MONTH (CONTINUED)

THINGS TO CONSIDER

Find all documents needed to itemize your estate's assets (real estate deeds, stock and bond certificates, checking and savings accounts and investment accounts).

Contact your auto and home insurance companies for possible benefits.

Contact your life and health insurance companies for possible benefits. If large sums of money are involved, consider getting investment advice from a "fee-only" financial planner who does not sell investments on commission.

Review your options regarding IRAs, retirement accounts and other investments. If necessary, registrations may have to be changed.

Change beneficiary designations, documents and accounts that had your spouse as a beneficiary.

Send your spouse's medical claims to insurance carriers.

Assess your need for life and health coverage especially if you have minor children.

Review your taxes with an attorney or Certified Public Accountant.

Discuss transferring assets into your name or trust account.

If the decedent owned a business with other owners, you may need to check with others involved in the business about the existence of buy-sell agreements specifying the disposition of the business when the owner dies.

WHAT YOU WILL NEED

- Policy numbers
- Your spouse's Social Security number
- Full name of your spouse
- Date and cause of death
- Certified copy of the death certificate

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AFTER THE FIRST MONTH

THINGS TO DO	WHAT YOU WILL NEED	CONTACT INFORMATION
Establish a budget and make a list of income and expenses.		
Establish an emergency fund, usually 3-6 months' living expenses.		
Change billing name to your own name on joint credit cards when your next statement arrives.		
Re-title jointly-owned real estate or other property.		
Change vehicle titles to your name.		Department of Motor Vehicles
Seek advice from an attorney or CERTIFIED FINANCIAL PLANNER™ (CFP) practitioner on updating your estate plan (will, durable power of attorney, living will, healthcare power of attorney and letter of instruction documents) and revising trusts.		
Review old checkbooks, tax returns, bank statements and canceled checks for clues to additional assets, benefits or obligations.		

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AFTER THE THIRD MONTH

THINGS TO DO	WHAT YOU WILL NEED	CONTACT INFORMATION
See a tax adviser about your federal, state and local income tax returns (including any estate tax returns that must be filed).		
Prepare and file all necessary tax returns. You can file a joint return in the year of your spouse's death and file as a surviving spouse for 2 years after the year of death.		
Review next year's personal income tax situation since your filing status has changed.		

AFTER THE SIXTH MONTH

THINGS TO DO	WHAT YOU WILL NEED	CONTACT INFORMATION
Develop a plan for your financial future.		
Review your assets and liabilities and consider changes such as making new investments or moving.		

AFTER THE FIRST YEAR

THINGS TO DO	WHAT YOU WILL NEED	CONTACT INFORMATION
Decide where you want to live.		

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