

LOSS OF  
SPOUSE  
LOVED ONES



**PART ONE:** *Getting Organized*

## **PART ONE:** *Getting Organized*

When your spouse or a family member dies, you'll need to handle and/or delegate numerous financial and legal matters. Even if you've always handled your family's finances, you may be overwhelmed by the number of matters you have to settle in the weeks and months following your loved one's death. While you can put off some of these tasks, others require immediate attention.

After planning the funeral, you'll need to get organized, determine what procedures to follow to settle the estate and claim survivor's and death benefits, and find competent advice to help you through this difficult time. We have created a checklist for the newly widowed, or the friends and families of people who have recently lost a spouse or family member.

### **INITIAL TASKS**

- Upon the death of your loved one, call close family members, friends, and clergy first--you'll need their emotional support. Allow people to help you. They want to and you will need them. Ask them if necessary.
- Notify your wealth advisor and estate planning attorney.

- According to the deceased wishes, arrange the funeral, burial or cremation, and memorial service. Hopefully, the decedent will have made arrangements ahead of time. Look among his or her papers for a letter of instruction containing final wishes. Such instructions may also be stated in his or her will or other estate planning documents. One place to check is a safe deposit box. Arrange any cultural rituals, and make any anatomical gifts. Although you aren't required to do so, you may wish to hire a funeral director to help you, particularly if you are planning a funeral on short notice. He or she can help you coordinate the details and help you apply for death certificates and certain survivor's benefits.
- Notify family and friends of the final arrangements.
- Alert your loved one's place of work, union, and professional organizations, and any organizations where he or she may have volunteered.
- Contact your own employer and arrange for bereavement leave.
- Place an obituary in the local paper and any hometown newspapers that the decease may have friends or connections to. Obituaries often elicit legitimate condolences from friends and past acquaintances, but they also sometimes trigger solicitations from companies. Tread very carefully and do your due diligence before signing anything.

- Obtain **certified** copies of the death certificate, mortuaries will provide this service. Before issuing a death certificate, a certificate from a physician or coroner to validate the cause of death and the identity of the deceased is required.
- This certificate should be provided to you within 24 hours of the death. Take this form to the funeral home, they should complete the death certificate and file it with the state. Get several certified copies as inexpensively as possible (photo copies may not be accepted) --you will need them when applying for benefits and settling the estate.

## GETTING ORGANIZED

Losing your spouse is one of life's most stressful events. It is during that time of grief, when you are probably not thinking clearly or focusing on such matters, that you are expected to make many important financial decisions that will impact the rest of your life.

Although there are certain actions you must take right away to ensure your current financial security, several major decisions with long-term consequences should probably be postponed until you have had a chance to reflect on how – and where – you want to spend the rest of your life.

To settle your loved one's estate or applying for insurance proceeds or survivor's benefits, you'll need to have a number of documents. Locating these documents (and applying for certified copies of some of them) should be your first step in getting your finances organized.

You'll also need to set up files to keep track of important documents and paperwork, keep a phone and mail list to record important calls and correspondence, and evaluate your short-term and long term finances.

- Establish a workspace by setting aside a table or desk for correspondence and recordkeeping.
- Take some time to set up an efficient recordkeeping system and eliminate the frustration that comes from searching for something that you know you have but just can't find. File all important papers in separate manila folders. Label each folder and place them in alphabetical order in a large storage box or file cabinet.
- Locate digital will or list of online accounts and passwords. Confirm you have online access to bank accounts, investment accounts and social media web-sites. You may need to go through "forgot password" steps to get access.

It is recommended that you do not contact email provider or financial institutions with news of the death as they will freeze account and online access to accounts. Do not close online accounts until you know you have all the information you need.

-  Make a Reminder Calendar that will alert you to deadlines and important dates. Write a brief description of each deadline directly on the calendar at the date at which the deadline occurs. Also write on the calendar, a reasonable number of days BEFORE the date of the deadline, a reminder of the deadline and the date of the deadline. Also use your reminder calendar to keep track of items that you are expecting to receive by mail.
-  A Reminder Calendar is an invaluable tool. It forces you to keep track of important dates and it frees you from the responsibility of having to remember so many things at once. To be useful, you must enter every important deadline on the Reminder Calendar AND you must review the calendar EVERY SINGLE DAY. Place the calendar in a location that allows you to use it regularly and review it daily.
-  If your spouse primarily handled the finances or you are not up to the task alone, ask a trusted relative or friend to help you sort out the following information.

Also locate any marriage certificate, birth or adoption certificates of children, and military discharge papers, which you may need to apply for benefits. These documents may be found in a safe-deposit box, or the decedent's attorney may have copies.

- Make a list of the decedent's assets. Determine how the ownership is titled, your wealth advisor can help with this. Put safeguards in place to protect any property. Put safeguards in place, if the house or rental property will be vacant, change the locked immediately. Make sure mortgage and insurance payments continue to be made while the estate is being settled.
- Locate insurance policies. The policies could include individual and group life insurance, mortgage insurance, auto credit life insurance, accidental death and dismemberment, credit card insurance, and annuities.
- Contact past employers regarding pension plans, and contact any IRA custodians or trustees. Obtain most recent statements for your records.
- Arrange to retrieve your loved one's belongings from his or her workplace. Collect any salary, vacation, or sick pay owed to your loved one, and be sure to ask about continuing health insurance coverage and potential survivor's benefits for a spouse or children.

Unions and professional organizations may also offer death benefits. If the death was work-related, the decedent's estate or beneficiaries may be entitled to worker's compensation benefits.



If the decedent owned, controlled, or was a principal in a business, check to see if there are operation agreements, buy-sell agreements, corporate resolutions or other documents under which his or her interest must be addressed.

From the initial shock of preparing funeral arrangements to the never-ending checklist that follows, it seems there is always something for a new widow/widower to take care of. We hope this initial task and organization list helps you in getting things organized. Please look forward to our next edition "Filing for Death Claim Benefits and Settling the Estate" that will cover your next important steps.

If you should have any questions or concerns, I am here as a resource for you during this difficult time. You may reach out via phone at 760-603-0700, ext 15 or via email at [chelberg@2rsi.com](mailto:chelberg@2rsi.com).

We would like to send you

**“PART TWO:** *Filing for Death Claim Benefits and Settling the Estate”*

Please click the button below:

[Send Me Part Two >](#)

**Scott A. Chelberg, CFP™**  
Retirement Solutions, Inc.  
5857 Owens Avenue, Suite 110  
Carlsbad, CA 92008  
Phone: 760-603-0700  
[www.2rsi.com](http://www.2rsi.com)  
Email: [chelberg@2rsi.com](mailto:chelberg@2rsi.com)



RETIREMENT SOLUTIONS INC.  
*Discover your possibilities*

[Schedule a Quick Chat >](#)

Securities and investment advisory services offered through SagePoint Financial, Inc., member of FINRA/SIPC and a registered investment advisor. Retirement Solutions, Inc. is not affiliated with SagePoint Financial, Inc. or registered as a broker dealer or investment advisor. Insurance services are offered through Scott Chelberg as a licensed agent independent of SagePoint Financial, Inc. SagePoint Financial does not offer tax advice.