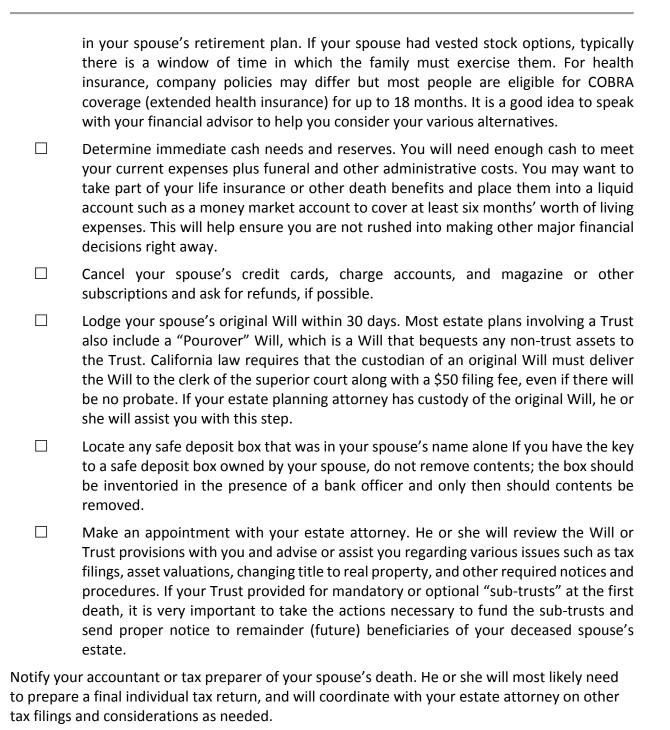


INITIAL STEPS FOR A SURVIVING SPOUSE

Please accept our condolences in the loss of your spouse. This is a difficult time when you may feel overcome with grief, fear, and uncertainty about the many decisions to be made. Take your time, and don't be rushed into any major decisions as most of them can wait. Please review this checklist as a guide, and ask for help from professionals as needed (accountant, financial advisors, estate attorney). As the surviving spouse and appointed representative in your spouse's Will or Trust, you are responsible to carry out the provisions of the Will or Trust which deal with the death of the first spouse. These provisions vary, so while this is a general checklist, you will also need to review your documents along with an estate attorney. Please use the following as a guide to help you navigate through the most important steps to take:

Gather important documents: Trust, Will, insurance policies, social security numbers of your spouse and any dependent children, marriage license, any employer benefits documents, and military discharge papers (if applicable). Keep these documents readily available.
Obtain 5-10 certified copies of the death certificate from the funeral director or health department. You will need to provide these with each filing or request related your spouse's estate. It is best to keep a few extra certified copies on hand.
If your spouse was a military veteran, contact the VA to apply for any available financial benefits. The VA will also provide a flag for the memorial service, a headstone, and financial assistance for the burial. For more information, go to www.va.gov .
File a claim for survivor benefits with your nearest Social Security office or online at www.ssa.gov or call 1-800-772-1213. There are a few types of benefits which may be available to you and your unmarried minor children.
File any claims for life insurance benefits. Most companies will send you a check relatively quickly. You may have various payment options, so be sure you understand your choices before selecting an option. Check the following potential sources of available life insurance: your spouse's employer or former employers, insurance through your mortgage company, credit cards or loans, and professional associations or unions. If you know your loved one had a life insurance policy but you can't find it, contact the American Council of Life Insurers (www.acli.com) which offers guidance in tracing missing policies.
Contact your spouse's employer. Many companies will issue a check immediately for wages owed, unused vacation pay, and life insurance benefits. Talk to a human resources (HR) representative for help with (1) retirement plans; (2) employee stock option plans; and (3) health insurance benefits. For retirement plans, the surviving spouse will usually rollover money from the deceased spouse's plan into his or her own IRA, but depending on your age there may be an advantage to keeping the funds





All information herein is for general information only and should not be construed as legal advice or legal opinion.

You are urged to consult with your own attorney on any specific legal questions you may have.

Rev. 10/2019