

My Life & Wishes

WHAT TO DO WHEN YOUR SPOUSE DIES

When a spouse passes away, the emotion and magnitude of the loss turns our world upside down. All at once, we are faced with the heavy burden of tasks and responsibilities that can place us under a lot of pressure. This checklist was developed to help ease that burden. It provides you with an organized list to help keep you on track and to help you identify some of the key things you will need to do.



Other loved ones are willing to help. Don't be afraid to ask for help during this difficult time.



1. **Locate the Will or Estate Planning Documents**

If you and your spouse have done any pre-planning, it's important to locate these documents. This will be your guide as to what should go where and who should handle the process.



2. **Obtain Death Certificates**

Make sure to request multiple copies of the death certificate. Many times certified copies are needed to file insurance or benefit claims, or to make changes to certain accounts. Generally, 10-15 copies will suffice.



3. **Call Your Attorney**

If you've done pre-planning, your attorney will be able to help you through the process. If you haven't done any pre-planning, it may be a good idea to contact an estate planning attorney to see if probate will be required for any titles or asset transfers.



4. **Contact Social Security or Veteran's Administration**

Depending on your circumstances, there may be spousal and/or military survival benefits for you. To apply for benefits for Social Security call 800-772-1213. If your spouse worked in a civil service job or was in the armed forces, contact the V.A. at 800-827-1000.



5. **Notify Your Spouses' Employer**

Your spouse may have life insurance, a pension or retirement plan through their employer. Contact the Human Resources office to determine if there are any benefits you should be aware of. Also check with your employer. The death of a spouse may trigger a "Life Event" which allows you to change dependents or apply for certain benefits outside of the normal annual enrollment time.



6. **Take Inventory**

Take inventory of everything you and your spouse own so it will be easier to keep track of all the things you have to change. Take inventory of property, vehicles, bank accounts, safe deposit box, and investments. Inventory any debt, such as loans and credit cards. Also inventory lifestyle items such as memberships, subscriptions, email and social media accounts.



