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When You Lose a Loved One

Surviving Spouse/Partner Checklist

If you've just lost someone you love, your whole world has changed. Being practical is the hardest thing to do right now. However, there are things you need to do – and do them in the right order. This checklist will help you get organized, step by step.

Above all else, remember you are not alone on this journey. Friends and family will help you get through this difficult period. Take time for yourself to just be. Grieving is a process requiring you to go through each step to heal properly.

Week one

- ☐ Arrange for organ donation, if applicable. A social worker at a hospital or hospice can help you coordinate organ donation, and you will receive cremated remains at a later date.
- ☐ Call the funeral home and discuss arrangements and options, according to your loved one's wishes.
- ☐ Create the memorial page with the assistance of the funeral home provider. Watch out for identity theft.
- ☐ Order at least ten death certificates. The funeral home can get copies on your behalf.
- ☐ Notify family and friends. Send out a group text or mass email, or make individual phone calls, to let people know your loved one has died. You can also ask a trusted person to do the outreach for you.
- ☐ Notify your spouse/partner's employer (if applicable). Find out if the employer offers death benefits and how any pension will be handled.
- ☐ Call your employer (if applicable) to arrange for bereavement leave.
- ☐ Gather important documents like property titles, life insurance policies, birth and marriage certificates, estate documents, tax returns, and bank and brokerage statements.
- ☐ Secure property against theft.
- ☐ Call the life insurance company, if applicable, to initiate the benefit claims process.
- ☐ Write the obituary, being careful about using too much personally identifiable information (PII) that could be used to steal your loved one's identity. Call on a friend or family member who is a wordsmith to help if needed.

Week two and three

- ☐ Notify Social Security, Medicare, health insurance, Veterans Administration, and other organizations as applicable.
- ☐ Notify creditors and close credit card accounts that are solely in your spouse/partner's name. Notify all three credit bureaus to freeze your loved one's credit.
- ☐ Notify brokerage and other financial institutions and check beneficiaries. You are looking for things like taxable investment accounts, IRAs and 401(k) accounts, pensions, and annuities. You may want to create a form letter/email to send with the death certificate (they'll ask for it).
- ☐ Call your financial advisor/planner tohelp you plan for the future – especially if there will be a big change in financial circumstances. The sooner the better to avoid making ill-advised, emotionally driven decisions.
- ☐ Call the estate attorney to help you with probate and will, and your accountant to discuss estate tax reporting. If you do not currently work with either of these professionals, your financial advisor/planner can make referrals.

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☐ Determine any outstanding bills. Pay the ones you or the estate owes, but use your advisors to help determine your obligations. Some expenses should only be paid by the estate.

☐ Ask friends and family members to help with shopping, food preparation, and other everyday tasks. This will help with your grieving process and also allow you to conserve your energy for taking care of yourself.

First month

☐ Cancel your loved one's driver license and begin transferring car title.

☐ Post the passing on Facebook or other social media, again being careful not to reveal PII that could enable someone to steal the deceased's (or your) identity.

☐ Inventory valuables.

☐ Cancel subscriptions, online, and other services.

☐ With what you've learned so far, start creating a new budget. If you need help, your financial planner is a great resource.

Within three months

☐ Redo your own beneficiaries on your accounts and life insurance, as well as property titles.

☐ Redo your wills, trusts, healthcare proxy, living will, and power of attorney. If you do not have these, get them soon. You do not want the probate court deciding who should handle your estate when you pass.

☐ Your financial planner can help you organize your financial documents. LPL Financial planners, for example, use secure online portals to store your important financial documents and make them easily accessible wherever you are.

☐ When you are ready, try looking ahead to visualize your best life. What does that look like? Use your financial planner to work toward that goal.

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