



LIFE AFTER LOSS CHECKLIST

Nothing prepares us for losing a loved one. The shock, pain and grief can feel debilitating, and it can be difficult to focus. Bereavement can make it feel like everything familiar seems absent – and you don't know what to do next. This checklist is designed to help guide you during this challenging time.

1. IMMEDIATE STEPS TO TAKE

- Plan funeral arrangements
- Arrange to meet with an attorney for processing the will and estate
- Locate and advise the executor of the estate and the trustees
- Determine immediate cash flow needs for survivors

2. IMPORTANT DOCUMENTS TO COLLECT

- Wills and trusts
- Powers of attorney
- Insurance policies
- Employee benefits package
- Financial statements
- Banking and investment accounts
- Birth certificate
- Social Security card
- Marriage license
- Death certificate
- Veterans administration record (if any)

3. KEY PEOPLE AND ORGANIZATIONS TO CONTACT

- Advisors such as the financial advisor, estate attorney and accountant, who can also offer skilled, professional counsel
- Insurance companies (health, life and others) to determine coverage, the procedure for filing a claim, renaming beneficiaries on the survivor's insurance, and any outstanding bills
- The Social Security Administration to request any immediate death benefits for spouse or children
- The decedent's employer to obtain information about employee benefits
- The three credit bureaus, to have a 'deceased' alert put on the decedent's reports
- The Veterans Administration, if applicable



4. SHORT-TERM FINANCIAL CONSIDERATIONS

- Determine income requirements and develop a manageable budget
- Create a schedule for current bills to be paid, mortgage, telephone, utilities, insurance, etc.
- Determine if the deceased has any outstanding items or events that must be canceled, such as appointments, travel plans, memberships or subscriptions
- Decide who will pay the deceased's outstanding bills. Survivors are not obligated to pay debts that are solely in the name of the deceased
- Review titles on all accounts, assets and investments. Do names need to be changed? Check with the estate attorney and accountant for the timing of making changes to avoid negative tax or estate consequences
- Arrange for the filing of the decedent's final tax return, which is due on or before April 15th of the year following the year of death. File form 4868 for a two-month extension
- Arrange to file an estate tax return, if necessary

5. LONG-TERM FINANCIAL CONSIDERATIONS

- Review and adjust the overall financial plan to reflect current status
- Create a personal legacy plan to ensure that final wishes are communicated

If you or someone you know has lost a loved one, the following tips may help you cope with the loss:

1. Let yourself feel the pain and all the other emotions.
2. Be patient with the process.
3. Acknowledge your feelings, even the ones you don't like.
4. Get support.
5. Try to maintain your normal lifestyle.
6. Take care of yourself

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