

## CHECKLIST FOR USE IN THE EVENT OF A SPOUSE'S DEATH

1. Telephone a friend to spend the next few hours with you if you are alone. Shock and trauma can take unexpected forms.
2. Make an appointment with a funeral director to discuss funeral arrangements. Ask for several copies of your spouse's death certificate, which you will need for your spouse's employer, for life insurance companies, and for legal procedures.
3. Locate the family's important papers. Get as many as you can together and continue the gathering process over the next weeks.
4. Outside of California and some other states, certain *jointly held* assets, such as safe-deposit boxes and checking or savings accounts, may be frozen as soon as the bank or other institution involved becomes aware that one of the joint owners has died. Although such assets may be intended to pass outside the normal probate process to the surviving spouse, actual possession of such assets may be delayed pending a court order releasing them. Such an order may depend on satisfying inheritance or estate tax officials that the estate owns other assets adequate to pay any potential estate or inheritance tax.
5. Make an appointment with your financial advisor, your tax advisor, and your estate planning attorney to review your spouse's will and discuss any state and federal death taxes payable.

Delegate to the attorney all possible administrative jobs such as:

- Notifying the state inheritance tax office and ask for the required forms. In many states, you must have a release from this office before company benefits or insurance benefits can be paid. (The office will be listed under your state listing in the phone book if you live in an urban area. If not, your tax advisor can supply you with the proper address.)
- Telephoning your spouse's employee benefits office with the following information:
  - Your spouse's name
  - Your spouse's Social Security number
  - Date of your spouse's death
  - Whether the death was due to accident or illness
  - Your name and address

The office can then begin to process any benefits payable immediately.

- If your spouse was eligible for Medicare, notify Medicare of the death, giving the same information as in the previous item.
  - Notify Social Security of the death. Claims may be expedited if you go to the nearest Social Security office in person to sign a claim for the survivor's benefit. Look for the address under US Government in the telephone book.
  - If your spouse was in the service, notify the Veterans Administration. You may be eligible for death or disability benefits.
6. If you need emergency cash before insurance claims are paid, a cash advance may be made from any life insurance benefits to which you are entitled.
  7. In a small ledger, keep track of any money you spend. These figures will be needed for tax returns.
  8. Remember that you are in a highly emotional state. Avoid contracting for anything, and avoid spending or lending large sums of money.

After a few weeks, the paperwork will begin to diminish. You can then take the opportunity to make any necessary changes in ownership registration for:

- Automobiles
- Stocks, bonds, and investments
- Your residence
- Boats
- Savings and checking accounts (You may wish to open a joint account with another member of your family.)
- Charge accounts
- Safe-deposit box