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Insight  
WEALTH STRATEGIES, LLC®

## **WHAT SHOULD YOU DO AFTER LOSING A SPOUSE?**

We know that figuring out what to do during this emotional time can be overwhelming. Working through this list can help you get organized. Remember that we are here to help and answer any questions you may have.

- Contact your attorney-**  
Your attorney can help you understand the process and laws within your state.
- Contact the Social Security Administration-**  
You may qualify for survivor benefits. When reporting a death or applying for benefits, you will need to either call 800-772-1213 or visit your [local Social Security office](#).
- Locate your spouse or partner's will-**  
Often this is filed with an attorney or kept in a lock box or safety deposit box. Your attorney should be able to help with the process of settling the estate.
- Notify your spouse's current employer-**  
Obtain benefits due to beneficiaries as well as retirement or pension plans. If you or your children were covered through your spouse's medical insurance, you will want to ask about continuing coverage. Notify your employer as well, since the death of a spouse may be a "life event" that could trigger benefit decisions.
- Contact your spouse's former employers-**  
There may be things that will benefit you, like insurance policies, a pension or an old 401(k)
- Change titles on joint bank accounts, investments and credit accounts-**  
Close accounts that were in your spouse's name only or change the account holder information.
- Change property titles-**  
Remove your spouse's name and update ownership documents and insurance policies like auto and homeowner's.
- Notify all insurance companies, including life and health-**  
Ask for links or hard copies of claim forms and instructions. The sooner you start, the sooner you can receive benefits.
- Meet with your accountant/tax professional-**  
Taxes for your spouse must be filled and paid in the year of death. Especially if the tax preparation is complicated, it may be helpful to rely on a tax professional.
- Check with the Veteran's Administration-**  
If your spouse served in the military, you may be [eligible for benefits](#).
- Contact the three major credit bureaus-**  
Contact Equifax, Experian and TransUnion for copies of your spouse's credit reports, and to have a notification placed so that new credit is not taken out in your spouse or partner's name.
- Discuss next steps with your financial advisor-**  
A financial advisor can help you update your financial plan based on benefits you've received. You can also discuss short term changes, such as budget and longer term updates such as retirement and adjustments to investments.