

# Guided Stages

## Pre-Planning

In the days nearing loss, these steps prepare for what's ahead.

### Wills and Advanced Directives

Do the work now to ensure a smooth process in the future. A well-thought out, organized pre-plan makes the haze of grief a lot less foggy.

**Advanced Directives**

Documents to express your wishes regarding medical treatment, often including a living will, created to ensure wishes are carried out should the person be unable to communicate with a doctor.

**Update Your Will**

While important to ensure your spouse's will is current, make sure your own will has updated beneficiaries.

**Organ Donation Process**

While the hospital takes on much of the organ donation process, be sure they are aware of your loved one's wishes. A complex process, donation requires your consent, among other logistics. Talk to doctors for specifics.

## Immediate

During this period, it's important to determine the "must do's" from the many "to do's." This section keeps your eye on the critical, so you can be confident in what can wait.

### Notifying Others

This difficult task should be done as soon as you can. Once you get the ball rolling, others may chip in to help, which can be a great relief.

**Contact Hospice**

**Contact Funeral Home**

**Notifying Family and Friends**

Recruit a friend and a family member to divide and conquer. This is an emotional phone call to make, so utilize your closest circle. They will welcome the chance to help.

**Notifying Your Spouse's Employer**

When you make this call, you'll also need to arrange to retrieve your spouse's personal affects. Talk about exit paperwork, final paychecks, and provide contact information so that they can get in touch.

## Farewell Considerations and Planning

Perhaps the most overwhelming part, take a bit by bit approach to keep productive and calm. It's a good idea to assign tasks to different family members and friends so you don't have to do everything – remember, you really don't have to do it all.

### Proceed with Pre-Planned Service (if in place)

### Funeral Service Preparation

There's a lot to plan when it comes to funerals, and it's especially trying as you process the shock of death. Take a deep breath and follow this list. Broken down tasks help get things done item by item. It also makes it easier to pass off some of the duties.

- Traditional burial or cremation
- Determine final resting place
- Obituary
- Service considerations (religious, military celebration of life, etc.)
- Military service (customary components to full honors)
- Graveside ceremony
- Reception

### "In Memory Of" Considerations

### Get at least 10 copies of the death certificate from the funeral home

# One Week to One Month After Passing

The bulk of work lies in this timeframe. Much of what was put off needs to be addressed. These task items ensure you can get it all done in spades.

## Grief Management

Don't neglect this critical concept. Grief management is an ongoing process that will morph over time as you learn different ways to care for yourself and your children.

### Listen to your Body

- Get physical exercise
- Follow a proper diet
- Do your best to get adequate sleep
- Pamper yourself with a healthy indulgence like a spa day or a special purchase

### Managing Relationships

**Ask for help.** Let others assist you to accomplish tasks. Your loved ones want to support you, so allow them in.

By the same token, be true to yourself and let others know if they upset you.

## Estate Settlement Nuts and Bolts

### Probate Process

Probate officially proves that a will is valid and authentic, and a legal recording is captured. This is done through a circuit court, and requires obtaining details regarding the estate.

### Acquire Three Items for Probate

You will need to have three items to begin the probate process: the will, death certificate, and all bequests, including values, from the estate.

### Make an Appointment at Your Local Circuit Court

### Formal Recording of a Loved Ones Passing

## Insurance Process

Almost every important aspect of life involves insurance. This breakdown will help you suss out each step regarding claims and necessary policy updates.

### Locate Life Insurance Policy

This critical document is something you may not have thought much about since you first opened the policy. Now, it's time to file the claim, and go through the steps. Locate the policy and get in touch with the agency as soon as you can.

## Contact Life Insurance Agency to Begin the Claims Process

Once you begin the process, decide how you would like to receive the payout: a lump sum, specific income, or life income. Your agent will be able to explain these options in more detail.

### Situational Considerations for Life Insurance

- If you lost your spouse in an accident: check if your policy has an accidental death rider.
- If you are employed: you may have additional life insurance through your employer.
- If you are a parent: evaluate and possibly adjust your life insurance plan.

## Contact Providers of All Other Insurance Policies to Update Them

Update home, car, long term care, and any other forms of insurance.

## Social Security Benefits

You are entitled to your spouse's social security benefits. If you're younger, you'll have to wait to receive payments, however. If you're of age, you can get it now, which may help offset costs like medical bills and funeral expenses, or you can invest it for your own retirement. Here are the details:

### Filing For Social Security Benefits

Visit your local Social Security agency in person to report the passing of your loved one. An appointment is recommended. You will need to complete form SSA-10-Filing as Solo Spouse.

#### Bring the following documents:

- **Death Certificate, Birth Certificate**, or other proof of birth
- **Proof of US Citizenship** or Lawful Alien status
- **US Military Discharge papers** if service was before 1968
- **W-2 forms** and or self-employment tax returns from last year,
- **Marriage Certificate**

#### Accessing Social Security Benefits:

- **If you are disabled** you can collect 100% of Social Security as a survivor's benefit starting at age 50.
- You can collect at any age if you are **caring for a child of the deceased spouse** who is under the age of 16, or want to collect an immediate one-time death benefit with a payment of \$255.
- If you claim at **age 60**, you will **receive 70%** of your spouse's benefits
- If you claim at **age 66**, you will **receive 100%** of your spouse's benefits

### Filing for Dependent Children

Complete form SSA-4 and bring following documents:

- Death Certificate
- Birth Certificate of child / children or other proof of birth or adoption
- Marriage Certificate
- W-2 Forms and or self-employment tax returns from last year
- US Military Discharge papers

## Health Insurance and Medicare

It's the law to possess health insurance, so you should contact your insurance provider or Medicare, depending on your circumstances. When it comes to your spouse's care, bear in mind that expenses may take many months to process, so it's a good idea to check in.

If your family healthcare coverage was through your spouse, you have 1-3 months to retain find a new provider, or retain the current plan (which will still require phone calls).

### Update Your Benefits

Ensure that your family retains health insurance benefits, or secure other options, within 1-3 months upon your spouse's passing.

If your primary form of health insurance was through your spouse's employer, investigate maintaining coverage. If military, confirm what health insurance benefits remain effective and for how long.

As necessary, research and purchase new health insurance plans. Apply for Medicare if eligible. Widows/widowers can receive reduced Medicare coverage at age 60 or full coverage at full retirement age.

## Steps to Closing/Transferring Accounts

### Gather Important Information

This requires a bit of sleuthing – you will need to find sensitive information to access your spouse's accounts and update or close, as appropriate.

Here's what you'll need to find:

Passwords, bank account information, updated joint bank accounts, investment account statements, stock certificates, pension and retirement plan statements, loan statements, mortgage documentation, leases, insurance policies for home, vehicle, and long term care, and 529 plans.

### Check for Spousal or Dependent Benefits at Employer

### Close Accounts or Transfer Ownership to You

### Notify the Three Major Credit Bureaus

### Contact Local DMV to Cancel Spouse's License

### Cancel Memberships, Certifications, and Licenses

### Collect and Arrange Payment for Medical Bills

### Remove Digital Footprint

Social media accounts, cell phone plan, app accounts, and other subscription accounts.

### File a Final Tax Return for Your Spouse

## One Month to Three Months After Passing

Here, you start to take a step back and look at your daily life. What does your world look like now? What can changes do you need to make? This section covers lifestyle adjustments.

### Family Financials

It's possible you have just lost half or all of your income source. Even if you have always been the breadwinner your financial situation has drastically changed – think, weekday afternoon childcare, for example. First, know that it's going to be okay, and second, make a plan. Here's what to do:

#### Call Accountant to Help with Taxes

This year's taxes will be somewhat complicated as you must file a joint tax return even though you are a solo spouse. An accountant will help you navigate this part.

#### Create a Family Budget

- Assess Cash Flow
- Income / Pensions / Social Security
- Mortgage / Rent / Food / Utilities / Education / Entertainment
- Create Your New Complete Budget

## Three Months to One Year After Passing

Life is finding a new pattern. Still, there are adjustments that need to be made to help things run smoothly. These steps are larger, so don't get bogged down attempting to do everything yourself, and remember to take your time.

### Solo Management of Household

Home life is more complicated now. Don't try to do it all on your own; not only are there not enough hours, it's probably not possible to both work and take your child to piano practice. If you can afford it, hire out some of the old duties, like lawn care, so you have time for your family.

#### Childcare/Education/After-School Activities/Pet Care

#### Develop House Maintenance Schedule

- House Cleaning
- HVAC-Major Systems / Gas / Plumbing / Appliances / Septic
- Filter Changes
- Garbage
- Lawn

#### Develop Car Care Schedule

- Oil Change
- License/Tags
- Personal Property

### Legal Support

You are now the holder of all family assets. To make sure these are managed well, and your family is prepared for the future, consult a legal team.

#### Prepare New Will to Ensure all Assets are Protected and Appoint a New Beneficiaries

#### For Large Value Estates, Consult an Estate Attorney

- Estate lawyers are necessary since state laws rule estate plans
- Can help reduce estate taxes
- Can protect beneficiaries
- Can help protect assets

#### Consider Trusts if you Have Dependent Children

Many people find it appealing to create revocable living trusts to hold assets, which in turn become irrevocable upon their death.

## Financial Support

If you aren't a financial professional, it's a good idea to consult one. Since the household rests on you now, an expert will help put your mind at ease.

- Assess Overall Financial Status to set Goals and Strategies Based on Past Success and Retirement Plans**
- Determine the Best Ways to Invest Insurance Payouts**
- Interview Financial Advisors to Assist in the Investment Process**