

Practical steps to consider *following the loss of a spouse.*

We are experienced in supporting the financial needs of those who have lost a spouse. We strive to meet our clients where they are, offering compassion, clarity, and guidance to help them feel grounded and secure as they navigate the next chapter of life.



IMMEDIATE STEPS IN THE FIRST FEW DAYS AND WEEKS

- Obtain certified copies of the death certificate (request 10–12 certified copies).
- Notify key professionals: estate attorney, financial advisor, spouse's employer (if applicable).
- Confirm access to liquid funds for household bills and immediate expenses.
- Keep a journal of conversations, tasks, and next steps to ease "widow fog."



INITIAL STEPS (WEEKS 2-8)

- Locate the will, trust documents, and beneficiary paperwork. Identify the trustee or executor named in those documents.
- Ask the funeral home to notify the Social Security Administration if the deceased was receiving benefits.
- Identify and file life insurance claims and employer benefits.
- Review health insurance status and switch coverage if you were on a spouse's employer plan.
- Confirm ongoing bill payments and move autopay arrangements to your accounts where needed.



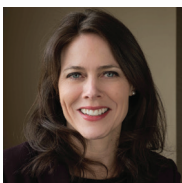
SHORT TERM (2-6 MONTHS)

- Create a full inventory of assets and liabilities (net worth statement).
- Retitle joint accounts, update ownership of property, and adjust beneficiary designations.
- Work with your attorney on probate or trust administration, if needed.
- Begin conversations about investments: portfolio review, risk tolerance, cash flow needs.



ONGOING (6+ MONTHS)

- Update your estate plan: wills, trusts, powers of attorney, medical directives, and beneficiaries.
- Revisit retirement income planning and tax strategies to ensure sustainable cash flow.
- Reassess insurance needs and long-term care planning.
- Lean on your network: financial advisors, attorneys, tax professionals, and trusted friends or counselors for emotional and practical support.



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