

# What to do When Your Spouse Passes Away

Working through this financial list can help you figure out what to do next during this emotional and overwhelming time.

- Contact Your Attorney**  
Your attorney can help you understand the process and laws in your state.
- Contact the Social Security Administration**  
You may be eligible for survivor benefits. To report a death or apply for benefits, you must call 800.772.1213 or go to your local Social Security Office.
- Locate Your Spouse/Partners Will**  
Generally, the will is located with an attorney or in a lock box or safe deposit box. Your attorney can help with the process of settling the estate.
- Notify Your Spouses/Partners 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, ask about continuing coverage. Notify your employer too, since death of a spouse may be a "life event" that could trigger benefit decisions.
- Contact Your Spouses/Partners Former Employer**  
There may be things that benefit you, such as life insurance policies, a pension or an old 401(k).
- Check with the Veteran's Administration**  
If your spouse served in the military you may be eligible for benefits.
- 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 will receive the benefits.
- Change All Property Titles**  
Remove your spouses name and update ownership documents and insurance policies such as auto and homeowners.
- Change Titles on Joint Bank, Investment and Credit Accounts**  
Close accounts that were in your spouses name only or change the account holder information.
- Contact All Three Major Credit Bureaus**  
Contact Equifax, Experian and TransUnion for copies of your spouses credit reports, and to have a notification ("Deceased- do not issue credit") placed so new credit isn't taken out in your spouse or partner's name.
- Meet With Your Accountant/Tax Preparer**  
Taxes for your spouse must be filed and paid in the year of death. Especially, if the tax preparation is complicated, it may be helpful to rely on a tax professional.
- If You Have a Child in College Contact the Financial Aid Office**  
Depending on the school and your financial situation, your child may qualify for more assistance.
- 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 changes in the short term, such as a budget, and long term, such as your retirement plan and cashing out investments.

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