



JOURNEY
STRATEGIC WEALTH

NAVIGATING THE
FIRST YEAR AFTER LOSS

Estate Planning Checklist for Widows and Widowers

Losing a spouse is a profound emotional and logistical event. This checklist is designed to gently guide you through what needs to be done, when it typically happens, and who can help. It blends practical steps with reminders to care for yourself along the way.

PHASE 1: IN THE FIRST FEW DAYS

Focus on the immediate. Accept help. Don't worry about paperwork yet—just take things one step at a time.

KEY ACTIONS

- ☐ **Obtain the death certificate**
Request through the funeral home or directly from the county's vital records office. Order at least 10–15 certified copies for use with financial institutions, government agencies, etc.
- ☐ **Notify family and close friends**
Lean on a loved one to assist with calls, messages, or announcements.
- ☐ **Make funeral or memorial arrangements**
Contact the funeral home to coordinate services. If applicable, reach out to your house of worship for help planning a religious service and post-service gathering.
- ☐ **Secure the home and belongings**
Lock doors and windows, retrieve mail, remove perishable food, and care for any pets. Consider notifying a neighbor or property manager.
- ☐ **Locate key estate documents, including:**
 - Will
 - Trust
 - Power of Attorney
 - Healthcare directives
 - Any burial instructions

PEOPLE TO SPEAK TO:

- Funeral director
- Religious leader or clergy
- Estate attorney
- Executor (*if not you*)

NOTES:

PHASE 2: WITHIN THE FIRST FEW WEEKS

Once the immediate arrangements are behind you, you can begin addressing the administrative and financial aspects of the estate. Move at your own pace.

KEY ACTIONS

- ☐ **Meet with the estate attorney**
Review legal documents, determine if probate is needed, and identify your next steps as executor or beneficiary.
- ☐ **Notify Social Security**
Call (800) 772-1213 or visit your local SSA office to stop payments or file for survivor benefits.
- ☐ **Contact employers or former employers**
Ask about unpaid compensation, 401(k) plans, pensions, or group life insurance benefits.
- ☐ **Begin life insurance claims**
Contact insurers with the policy number and death certificate.
- ☐ **Start organizing bills and accounts**
List all accounts, due dates, and consider automating minimum payments.
- ☐ **Locate and organize documents and assets by searching:**
 - Safe deposit boxes
 - Home offices
 - Storage units
 - Previous tax returns
 - Financial software
 - Credit reports
 - Email
 - Computer folders
 - Address books

PEOPLE TO SPEAK TO:

- Estate attorney
- HR/benefits representative
- Life insurance agent
- Financial advisor
- Credit bureaus

NOTES:

PHASE 3: WITHIN THE FIRST FEW MONTHS

You are beginning to adapt to the new normal. This phase involves more documentation, account transfers, and planning ahead. Don't rush; proceed with clarity and help.

KEY ACTIONS

☐**Open or retitle accounts**

Create an individual checking account if needed. Transfer joint accounts, investment accounts, and vehicle titles.

☐**Freeze your spouse's credit**

Contact the three credit bureaus to prevent identity theft.

☐**Create a net worth statement or contact your advisor to do so**

List all assets and debts, even digital ones (cryptocurrency, online businesses, etc.).

☐**Start probate or trust administration**

File the Will with the court if required. Work with the executor or trustee to distribute assets.

☐**Track estate-related expenses**

Keep ALL receipts and records for tax and reimbursement purposes.

PEOPLE TO SPEAK TO:

- Bank or investment representative
- CPA or tax preparer
- Estate attorney
- Identity theft protection service

NOTES:

PHASE 4: MONTHS 3-6

This is often when the emotional toll sets in. You've made it through the hardest part logistically, but now you may start to truly feel the absence. Be gentle with yourself.

KEY ACTIONS

- ☐ **Review your own estate plan**
Update your will, trust, powers of attorney, and healthcare directives.
- ☐ **Update beneficiary designations**
On retirement accounts, insurance policies, and payable-on-death accounts.
- ☐ **Review insurance coverage**
You may no longer need certain coverage or may need to add protection.
- ☐ **File taxes**
Prepare and file the final tax return for your spouse. If needed, file estate income taxes and consider electing portability of the estate tax exemption.

PEOPLE TO SPEAK TO:

- CPA or tax preparer
- Estate planning attorney
- Insurance agent
- Financial advisor

NOTES:

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PHASE 5: MONTHS 6–12 AND BEYOND

When you're ready, begin thinking about the future. This is your time to rebuild, reimagine, and reclaim stability at your own pace.

KEY ACTIONS

- ☐ **Adjust your financial plan**
Revisit your retirement projections, income strategy, and overall asset allocation.
- ☐ **Reassess your living situation**
Consider downsizing or relocating—only if and when it feels right.
- ☐ **Refine your monthly budget**
Reflect your new income sources (*Social Security, survivor benefits, etc.*).
- ☐ **Seek emotional and practical support**
Join a grief support group, work with a therapist, or simply connect with others who understand.

PEOPLE TO SPEAK TO:

- Financial planner
- Retirement specialist
- Real estate agent (*if applicable*)
- Grief counselor or therapist
- Clergy or community support group

NOTES:

GET AN ADVISOR WHO GETS YOU.

Connect with a financial advisor who puts you and your needs first. Make the call that could change your life for the better today. **Visit us at www.journeysw.com**

SCHEDULE A CALL