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CA Insurance License #0B33145
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Life happens/Protecting against serious loss: Disability, Life, Long-Term Care, etc.

Loss of Spouse Checklist

General information	Yes	No	N/A
1. Has relevant personal information been gathered? • Name, age, health status • Dependents and family members	❑	❑	❑
2. Has financial situation been assessed? • Income • Expenses • Assets • Liabilities • Insurance coverage	❑	❑	❑
Notes:			
Immediate concerns	**Yes**	**No**	**N/A**
1. Have family members, friends, and employer been contacted?	❑	❑	❑
2. Were written wishes of the deceased reviewed?	❑	❑	❑
3. Has a funeral home/funeral director been engaged?	❑	❑	❑
4. Is the funeral service organized?	❑	❑	❑
5. Have burial, interment, or cremation arrangements been made?	❑	❑	❑
6. Has the obituary been drafted and sent to the appropriate newspapers/publishers?	❑	❑	❑
7. Are funeral expense payment arrangements complete?	❑	❑	❑
8. If deceased was a business owner, have provisions been made for the short-term continuation of the business?	❑	❑	❑
Notes:			
Next steps: getting organized	**Yes**	**No**	**N/A**

1. Have the appropriate records been gathered and organized? • Birth certificate • Marriage certificate • Divorce decree • Military service • Death certificate • Life insurance policies • Investment documents • Will • Tax information • Employee benefits information	❑	❑	❑
2. Have appropriate advisors been contacted? • Attorney • Accountant/tax advisor • Insurance professional • Other(s)	❑	❑	❑
Notes:			

Insurance considerations	**Yes**	**No**	**N/A**
1. Have claims been filed with insurance companies? • Individual life insurance policies • Group life insurance policies • Employer-based life insurance policies • Accidental death and dismemberment policies • Travel insurance policies • Mortgage life insurance policies • Credit life insurance policies	❑	❑	❑
2. Have surviving spouse's insurance needs been re-evaluated? • Life insurance • Health insurance • Disability insurance • Homeowners insurance • Auto insurance • Liability insurance • Long-term care insurance	❑	❑	❑
3. Have beneficiary designations been reviewed and changed as appropriate?	❑	❑	❑
Notes:			

Other available benefits	Yes	No	N/A
1. Have other available benefits been claimed and/or agencies notified? • Social Security survivor's benefits • Social Security death benefits • Federal employee benefits • Civil service benefits • State government employee benefits • Military benefits • Deceased spouse employee benefits • Qualified retirement plan/IRA benefits	❑	❑	❑
Notes:			

Retirement planning concerns	Yes	No	N/A
1. Have retirement planning needs been re-evaluated?	❑	❑	❑
2. Have beneficiary designations for existing IRAs and retirement plans been updated as appropriate?	❑	❑	❑
Notes:			

Settling the estate	Yes	No	N/A
1. Have the executor/administrator, trustee(s), guardians, and heirs been contacted?	❑	❑	❑
2. Has an attorney and/or other advisor(s) been contacted?	❑	❑	❑
3. Have the appropriate records been gathered?	❑	❑	❑
4. Is probate necessary?	❑	❑	❑
5. Has a Taxpayer Identification Number (TIN) been obtained?	❑	❑	❑
6. Have creditors been notified?	❑	❑	❑
7. Have other institutions been notified?	❑	❑	❑
8. Have assets been distributed to heirs?	❑	❑	❑
9. Have appropriate tax returns been filed?	❑	❑	❑
Notes:			

Surviving spouse's estate planning concerns	Yes	No	N/A

1. Is there an updated will?	☐	☐	☐
2. Have advanced medical directives been prepared? • Durable power of attorney • Living will • Health-care proxy	☐	☐	☐
3. Have letters of instruction been prepared?	☐	☐	☐
4. Does plan for estate tax need to be reviewed?	☐	☐	☐
Notes:			
Tax planning concerns	**Yes**	**No**	**N/A**
1. Has a tax advisor been contacted?	☐	☐	☐
2. Has a change in filing status been evaluated?	☐	☐	☐
3. Have the tax consequences of making gifts been considered?	☐	☐	☐
4. Has surviving spouse inherited retirement plan assets (income in respect of a decedent)?	☐	☐	☐
Notes:			
Reassessing the financial situation	**Yes**	**No**	**N/A**
1. Have jointly owned assets been retitled? • Real estate • Vehicles • Investments • Bank accounts	☐	☐	☐
2. Has budget been re-evaluated? • Income sources • Expenses: fixed and variable	☐	☐	☐
3. Have other financial goals/needs been reviewed? • Readjustment period • Emergency fund • College • Other purchases • Vacations	☐	☐	☐

4. Has survivor's credit situation been discussed? • Obtain credit reports • Contact existing creditors • Establish separate credit if necessary	❑	❑	❑
Notes:			

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

The tax information provided is not intended to be a substitute for specific individualized tax planning advice. We suggest that you consult with a qualified tax advisor.

Securities offered through LPL Financial, Member FINRA/SIPC

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