

THOUGH HE BRINGS GRIEF, HE WILL SHOW
COMPASSION, SO GREAT IS HIS UNFAILING LOVE.

Lamentations 3:32

Surviving Spouse Checklist

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The first few weeks after the passing of a spouse are a difficult time in a surviving spouse's life. Along with the grief of losing a spouse, there are many funeral, financial and estate details to be addressed along the way.

We have compiled a checklist with some things that will need to be addressed and the timeframe in which they may need to be completed. Though there will be some things that will be time sensitive, one thing during this time that does not have a timeframe is spending time in God's Word.

This can be done at any time along this new journey, and we would encourage you to lean on the Lord and His Word for comfort. Here are a few Bible passages that may be helpful to meditate on during this time.

“BLESSED ARE THOSE WHO MOURN, FOR THEY
WILL BE COMFORTED.”

MATTHEW 5:4

“GOD IS OUR REFUGE AND STRENGTH, AN EVER-
PRESENT HELP IN TROUBLE. THEREFORE WE WILL
NOT FEAR, THOUGH THE EARTH GIVES WAY AND THE
MOUNTAINS FALL INTO THE HEART OF THE SEA.”

PSALM 46:1-2

“EVEN THOUGH I WALK THROUGH THE DARKEST
VALLEY, I WILL FEAR NO EVIL, FOR YOU ARE WITH ME;
YOUR ROD AND YOUR STAFF, THEY COMFORT ME.”

PSALM 23:4

“THE LORD IS CLOSE TO THE BROKENHEARTED AND
SAVES THOSE WHO ARE CRUSHED IN SPIRIT.”

PSALM 34:18

“DO NOT LET YOUR HEARTS BE TROUBLED. YOU BELIEVE IN GOD; BELIEVE ALSO IN ME. MY FATHER’S HOUSE HAS MANY ROOMS; IF THAT WERE NOT SO, WOULD I HAVE TOLD YOU THAT I AM GOING THERE TO PREPARE A PLACE FOR YOU? AND IF I GO AND PREPARE A PLACE FOR YOU, I WILL COME BACK AND TAKE YOU TO BE WITH ME THAT YOU ALSO MAY BE WHERE I AM. YOU KNOW THE WAY TO THE PLACE WHERE I AM GOING.”

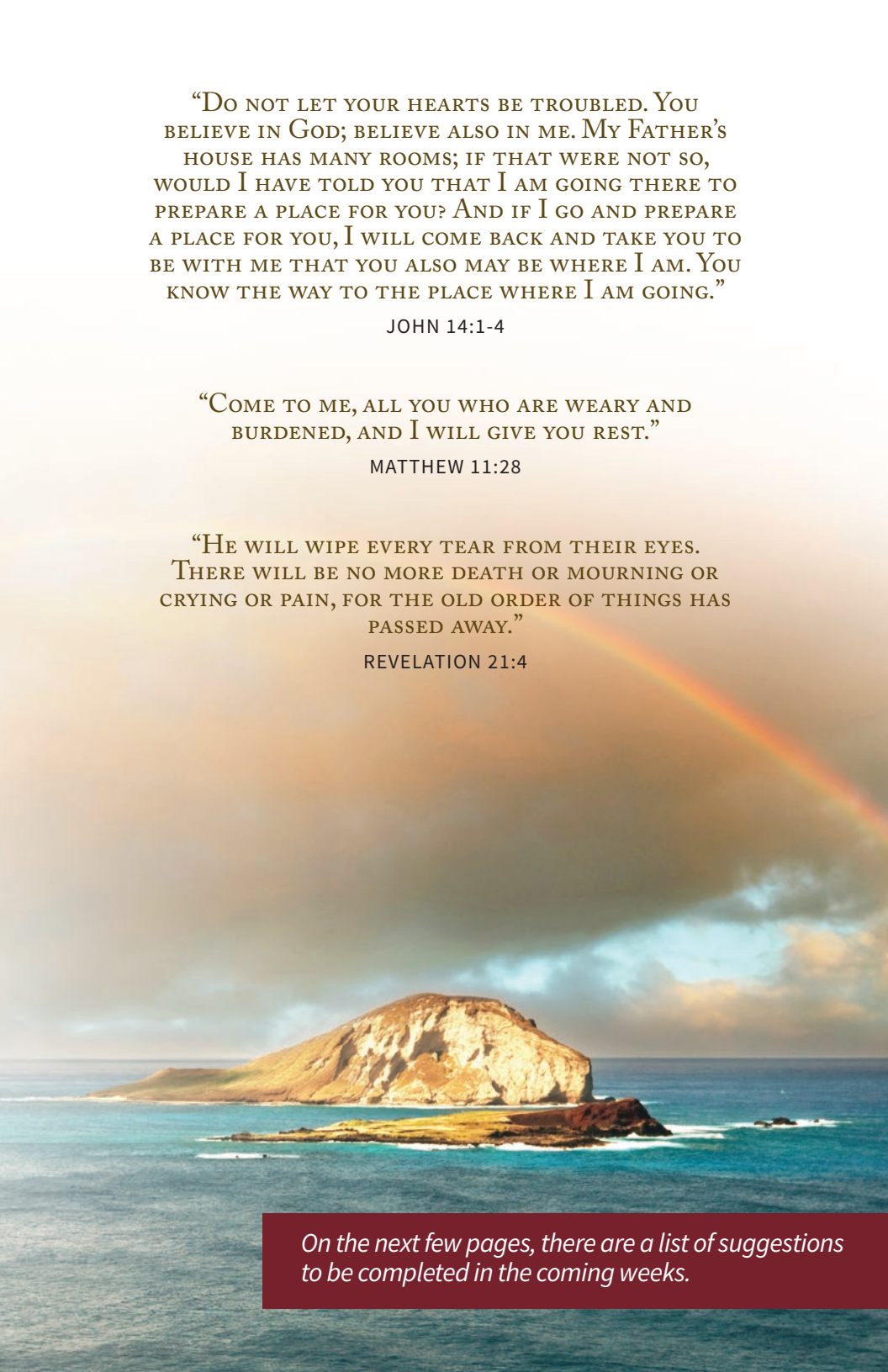
JOHN 14:1-4

“COME TO ME, ALL YOU WHO ARE WEARY AND BURDENED, AND I WILL GIVE YOU REST.”

MATTHEW 11:28

“HE WILL WIPE EVERY TEAR FROM THEIR EYES. THERE WILL BE NO MORE DEATH OR MOURNING OR CRYING OR PAIN, FOR THE OLD ORDER OF THINGS HAS PASSED AWAY.”

REVELATION 21:4

A scenic view of a large, rocky island in the ocean under a dramatic sky with a rainbow. The island is the central focus, with a smaller, darker rock formation in the foreground. The water is a vibrant blue, and the sky is filled with dark, heavy clouds, with a bright rainbow arching across the right side. The overall mood is one of hope and promise.

On the next few pages, there are a list of suggestions to be completed in the coming weeks.

Week 1

- Contact a local funeral home as soon as possible.**
- Plan the funeral service with your family.**
 - Establish a funeral spending budget before meeting with the funeral home.
 - Consider taking a non-emotional friend or family member with you when meeting with the funeral home to help make funeral planning decisions. This may help protect you from making emotionally driven funeral planning decisions that may be over your budget.
- Notify your pastor or church staff.**
 - Discuss with them the help you will need over the next several weeks. Some of the areas you can ask for help with are meals, finances, estate planning, funeral planning, and grief counseling.
- Be sure children and close relatives know of the funeral service.**
- Spend time with your loved ones.**
- Work with the funeral director to contact the Social Security Administration.**
- Work with the funeral director on getting 10 or more death certificates.**
- Contact all life insurance companies where life insurance policies are owned.**
- Organize all financial documents and passwords for online accounts in one place that is easily accessible.**

Weeks 2 and 3

- If there is a lock box or safe that may contain financial documents, wills, trusts or other information, be sure to examine these locations for any important files you may have missed.**

- Contact your spouse's employer (if currently employed) to see if there was any life insurance in force at work.**

- Look over other insurance policies to see if life insurance was included.**
 - Auto
 - Disability Insurance
 - Living spouse's life insurance may have a spousal rider
 - Sometimes your bank will have a small amount of insurance in place

- Contact your investment advisor about investment accounts and company retirement plans.**
 - Confirm who the beneficiary is on existing IRA and retirement accounts.
 - Begin collecting the forms to transfer these accounts.

- Contact your bank(s) to make any necessary changes to bank accounts.**

- Contact an attorney to see if any legal work needs to be addressed.**
 - If any assets were in your spouse's sole name, you may need to open an estate account. (Make a list of any assets that were in the name of your spouse only)
 - For vehicle titles, take a death certificate along with the vehicle title to a notary public to retitle the vehicle.

Weeks 2 and 3 Continued

- Have someone help you sort through office paperwork to look for personal accounts, outstanding appointments, upcoming trips that may need to be cancelled or anything that must be dealt with before a cancellation charge is applied.

- Keep an open file within easy reach for your spouse's health insurance in case there are expenses that need to be paid. You will also need to call the insurance company to inform them of your spouse's passing.

- If you or your family were covered by your spouse's employer, check on the status of your health insurance. You can contact your spouse's human resources department to research your options. There may be a grace period when you still have coverage. You will want to find out the exact date any changes in coverage take effect.

- Contact a trusted health insurance agent to review options if you need to make health insurance changes.

- Cancel any other accounts your spouse had. Examples: credit cards, debit cards, business expense accounts, etc.



Weeks 4 +

- Contact utility companies and make sure the account is in your name only.**
- Cancel any recurring membership fees or annual magazine subscriptions that apply only to your spouse and adjust any that applied to both of you.**
- Make changes to emergency contacts as necessary. If you have children, the children's school contact form is important to update.**
- Review your current will and legal documents. After the passing of a spouse, sometimes goals and desires can change.**
- Review your current income needs and compare your needs to your current income sources. If there is a gap, find a trusted financial advisor to work with on managing the life insurance proceeds and other investments to meet your income needs now and in the future.**

- It is usually best to pay off any outstanding debts with life insurance proceeds, if possible.



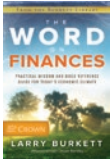
A few words of advice:

- ▶ **If possible, do not make any significant financial decisions for the first 6-12 months after your spouse's passing. This is a very difficult time that has many life changing events. It is best to wait a year to make any significant decisions.**
 - Do not move
 - Do not make large purchases
 - Do not make unnecessary changes to your investments
- ▶ **Any appreciated assets held individually or jointly in your spouse's name should be reviewed with your tax advisor. Examples of these would be real estate, stocks or mutual funds. If the asset is worth more than what you paid, there could be ways to reduce taxes on the sale of these assets in the future.**
- ▶ **Keep a record of all expenses related to the estate until it is settled as you may be entitled to a reimbursement.**
- ▶ **Be careful with anyone you contact for advice and ask about any conflict of interest. Be aware of people who may try to sell you a product or service you do not need.**

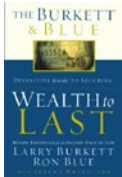
Recommended Resources



Blueprint for Your Family's Finances – Practical Planning for Your Peace of Mind at crown.org



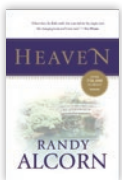
The Word on Finances – Larry Burkett at crown.org



Wealth to Last: Money Essentials for the Second Half of Life by Larry Burkett and Ron Blue



Widows Bible Study by Dixie Fraley
<http://www.widowsworkbook.com/>



Heaven by Randy Alcorn

Find more helpful financial resources at crown.org and barewealthadvisors.com

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