

Survivor's Checklist

Immediately:

- Take care of yourself; the funeral arrangements for your loved one and your family are the most important and immediate concerns.
- Order 10-20 Death certificates to claim the benefits due your family from company pension plans, retirement accounts, Social Security, life insurance proceeds, annuities, long-term care insurance, etc.
- You will need proof of your spouse/parent/loved one's death to change title on cars and your home and for Credit Card companies. It is not uncommon for the parties to request an Obituary from the newspaper as well as the Official death certificate. Obtain several to have on hand if needed.

Within the next 2 weeks

Getting Organized

- Solicit the support of a close friend or family member to assist you in the tasks ahead. This can sometimes be a very lengthy process with continuous follow up if a Trust was not established. Do not get discouraged, it will all get complete with diligence and patience. This is the time you will appreciate the team you have assembled.
- Have available:
 - Official/Certified Death Certificates
 - News Paper originals of obituary
 - Marriage Certificate
 - Deceased's Birth Certificate
 - Date of Death _____

List your team of consultants/Advisors. Include their names and phone numbers.

Executor/successor trustee: _____

Primary Investment Advisor: **ChappelWood Financial Services | 405-348-0909**

Accountant: _____

Trust Attorney: _____

Main Banker: _____

Stockbroker: _____

Insurance (Health): _____

Insurance (Property and Casualty): _____

Other: _____

Contact your Investment Advisor, Tax Advisor, Insurance Agents, Trust Attorney, Employer and former employers, and the Social Security office to start the process of claiming benefits due you. Try to designate one Trusted Advisor to coordinate the many tasks and limit conflicting or duplicating requests. This will streamline the process.

Technology/Security – secure usernames/passwords/combinations/keys

- for social media accounts (Facebook, X, LinkedIn, Instagram, Google, etc.)
- for computers at Home and Office (external hard drives, flash drives, mobile devices)
- for all online accounts (banking, bills, subscriptions, etc.)
- Safes; safe deposit
- Review all automatic bank drafts; terminate any services no longer required

Financial; if held jointly with right of survivorship

- Retitle assets into your name or your Trust's name, including all Real Estate and other property
- Retitle bank accounts, Mutual Funds and Brokerage accounts into your name or the name of your Trust account, if not already so titled.

Legal

- Settle the estate, reading of the Will. Coordinate with your Advisor and Attorney.
- Establish financial and healthcare powers of attorney for yourself, if not already in place.
- Establish a new health care agent within your healthcare Power of Attorney and Advance Directive (Living Will).
- Review trust documents and amend or restate as needed.

Life Insurance

- Submit claims on your spouse/parent/loved one's policies; make beneficiary changes
 - Banks and Credit Card companies
 - Employers and Previous Employers
 - Individual
 - VA
 - Accidental death benefit policy
 - Determine if your spouse's Long Term Care and disability policies have accidental death benefits

Health Insurance

Review Health coverage:

- Employer sponsored health coverage
- Medicare
- TRICARE (military)

Homeowners Insurance

Review your homeowners insurance; some policies have a pay-off option at death

Social Security

- Apply for Social Security Benefits - There are many options under spousal and survivor benefits; contact the Social Security Administration for a face-to-face or phone appointment or for eligibility information visit: www.ssa.gov
- Confirm the new benefit amount if you are currently collecting Social Security income
- Apply for the \$250 death benefit under your spouse's Social Security benefit

Veterans benefits

- Contact the VA about pension benefits www.vba.va.gov

Investment Advisor – ChappelWood Financial Services – 405-348-0909

- Employer: if not yet retired, determine your need for ongoing contributions to retirement plans
- Self-Directed: meet with your Advisor to discuss any new solutions to your goals
- Review the beneficiary designations of your retirement accounts

Tax Advisor

- Meet with your tax professional to determine the new tax status and strategies
- File the final income tax return
- File estate taxes within nine months of a spousal death

Within The Next 30 Days

- it is recommended that you **not** make any major life changes, i.e. selling your home, moving to a new city, making changes to your Trust, etc.
- it is recommended that you maintain consistency in your life for at least 12 months
- The Estate Sale for any unwanted or unneeded possessions of your spouse/parent/loved one. Your Investment Advisor can make recommendations with someone to organize this big task

Within The Next 90 Days

Investments

- Review Investments to be sure they continue to meet the goals, risk tolerance and changes in income for beneficiaries
- Review your beneficiaries to be sure they meet the current needs
- Review your Trust to determine if it should be updated to meet the current needs; you may choose to create a Trust in your name alone.

Within The Next 6 Months

Review:

- Homeowners insurance
- Long Term Care policies, beneficiaries

Other Considerations:
