

SURVIVING SPOUSE'S CHECKLIST:

First 1-2 Weeks

1. Obtain 10-15 certified death certificates from the funeral home, county, or vital records office.
2. Notify Social Security Administration to stop benefits and inquire about survivor benefits.
3. Notify any life, health, property, and auto insurers to maintain appropriate coverage, initiate claims, and change to the surviving spouse's name.
4. Secure and safeguard all assets, including cash, checkbooks, devices, and passwords.
5. Maintain utilities necessary for residence.
6. Locate spouse's will, trust, marriage certificate, prenuptial and/or postnuptial agreements, deeds, titles, and recent tax returns.
7. Inventory and protect spouse's tangible property.

Within 30 Days

1. Meet with the attorney to discuss portability and the potential need for probate and the probate process.
2. File the Will in the County Clerk's Office
3. Open an estate or trust bank account if probate is needed.
4. Remove decedent from insurance policies once claims are resolved.
5. Notify employers, pension administrators, and plan sponsors to determine death benefits and survivor benefits.
6. Address digital assets and online accounts.
7. Set aside funds to cover funeral expenses, medical expenses, etc.
8. Compile a list of assets and debts of the decedent.
9. Notify financial institutions of death and request updated bank statements.

Within 60 Days

1. File for applicable survivor benefits.
2. Re-title assets held as joint tenants or tenants by the entirety.
3. Update beneficiary information on your own retirement accounts, rollover or inherited retirement accounts, insurance policies, etc.
4. Organize estate documents, bills, administrative expenses, and prior returns for tax returns.

Within 90 Days

1. Confirm required court filings applicable to decedent's estate.
2. Confirm tax filing deadlines for final tax returns applicable to decedent's estate.
3. Prepare a plan for distribution and accounting.
4. Close unnecessary accounts and subscriptions.
5. Update your estate plan and meet with your financial team regarding your plan moving forward.

Ongoing Obligations

1. Track and meet court reporting obligations and status reports.
2. File inventories and accountings.
3. Close all estate accounts.

When to Contact Your Attorney

1. Before moving or spending any assets of the estate.
2. To determine probate vs. non-probate pathways.
3. Filing spouses' Will.
4. For real estate and business transfers.
5. For tax planning and elections.
6. Whenever you receive legal notices or creditor claims.