



CHECKLIST FOR MOVING FORWARD AFTER THE DEATH OF A SPOUSE

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1. Get 10-20 copies of the death certificate from the funeral director.
2. Contact Social Security to report the death and apply for the lump sum benefit (\$255) and a possible increase in Social Security for you.
3. You will continue to have access to all jointly held accounts and safe deposit boxes. If any accounts are in your spouse's name individually, ask the financial institution for a form affidavit furnished by the financial institution that allows you access; close out the account if possible. If you can't get access by affidavit on a form furnished by the financial institution, you will have to wait until an estate institution is appointed and you will likely need to see an attorney for that. Make sure that the cost basis of any brokerage accounts are updated at the date of death or 6 months later whichever is higher to avoid capital gains taxes if and when changes are made. Ask the financial institution about their process in cost basis updates.
4. If your spouse was a Veteran, call the VA for burial and other benefits.
5. Make claims on all life insurance policies and other assets naming you as beneficiary.
6. Rollover IRAs into your name.
7. Contact current and all former employers, unions, professional groups notifying them of the death and asking about possible death benefits, insurance, pensions, and any other information that they may have.

8. Contact the health insurance carrier to inform them of the death; try to stay on the policy if you are covered and do not have other insurance.

9. Usually no immediate need to transfer the title of real property held as husband and wife. If there is real property or an interest in real property owned by your spouse individually, you will need to see an attorney to have an estate representative appointed.

10. Contact the Registry of Deeds to determine what they require to transfer the property to your name or Trust (if applicable).

11. Notify all utility companies of the death.

12. Cancel credit cards in your spouse's name and notify the company of the death. See if any credit cards had life insurance. Pay off any balances that may remain.

13. See an accountant or tax preparer by January after the death to complete tax returns.

14. Get help from your family, if possible. Don't make any major changes in your life; you have had enough of them. Don't buy any new financial products with money you may receive until you have time to get advice you trust.

15. Cancel your spouse's travel reservations, appointments, subscriptions, recurring charges. Try to get deposits back or collect on any relevant insurance.
16. Hold on to check registers, cell phones, etc. for possible relevant information.
17. If any vehicles are in your spouse's name individually, contact DMV for Title and Registration change forms. Contact car and homeowner's insurance carriers regarding the death.
18. Check any mail directed to your deceased spouse to determine if you need to contact the source.
19. Locate and review any will and trust documents with an attorney who can help navigate things that may need to be done. You may need new persons to act as your Power of Attorney, Health Care Directive and other important changes that your attorney advises.
20. Review beneficiaries on financial accounts. Contact the Financial Institutions for new beneficiary forms.
21. Send copies of the death certificate to the three major credit agencies: Equifax, Experian, and TransUnion.
22. Cancel the Driver's License with the DMV. Contact the DMV for their specific instructions. You will need a copy of the death certificate and verification that you are related or the executor.