

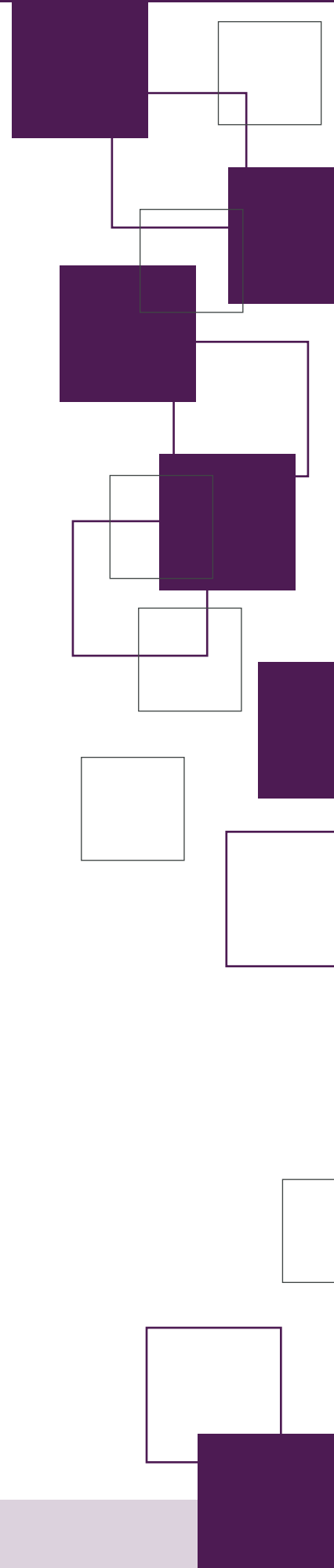


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DISCOVER. DREAM. DESIGN.

NEW WIDOW/WIDOWER FINANCIAL CHECKLIST

In financial planning, setting clear and concise goals is paramount. As your wealth advisor and advocate, we help you uncover the Ideal Life you want to lead, and then we create a roadmap to get you there, when you want to be there. We've found that using checklists is the best way to facilitate financial planning so you will ultimately reach your Ideal Life goal. Our Bradley Wealth New Widow/Widower Checklist is centered around people who have recently lost a spouse and face specific tasks in reorganizing their financial life. The checklist ensures we don't miss any important issues in your financial plan, and it's our way of supporting you through a distressing and emotional transition. We will use your responses as a guide to ensure your financial plan continues to meet your goals, preferences, and timeline.



1. WORK WITH FUNERAL HOME ON OBITUARY, SERVICES AND SPECIFIC ARRANGEMENTS

2. NOTIFY THE DECEASED SPOUSE'S EMPLOYER (IF APPLICABLE) AND REQUEST INFORMATION ON:

- Unpaid vacation
- Unpaid salary
- Unpaid sick leave
- Health savings account (HSA) balance
- Unpaid bonuses and/or commissions
- Deferred compensation plans
- Life insurance benefits
- Stock options
- How to continue health insurance benefits

3. NOTIFY CHILD'S OR CHILDREN'S SCHOOL(S) (IF APPLICABLE)

4. CONSULT THE SURVIVING SPOUSE'S EMPLOYER (IF APPLICABLE) ABOUT BEREAVEMENT BENEFITS

5. OBTAIN AT LEAST 12 COPIES OF THE DEATH CERTIFICATE

6. NOTIFY CPA, FA, ATTORNEY AND EXECUTOR OF THE WILL

7. CONTACT DEPARTMENT OF MOTOR VEHICLES TO CANCEL SPOUSE'S DRIVER'S LICENSE

8. CONTACT SOCIAL SECURITY AND MEDICARE ABOUT BENEFITS

- Funeral home may help with this

9. DOCUMENTATION

- Create a single file/location for all documents
 - Will and trust(s)

- Business ownership/contracts/succession plans
- Birth certificate
- Marriage license
- Most recent Social Security benefits statement
- All life insurance policies, including personal and employee benefits and beneficiary designations
- Annuity contracts (may be multiple providers)
- Bank account numbers, balances and passwords (savings, checking and CDs; may be multiple banks)
- Investment account numbers, balances and passwords (may be multiple providers)
- Pension and 401(k) account numbers, balances and passwords (may be multiple providers)
- Credit card account numbers, balances and passwords (may be multiple providers)
- Loan account numbers, balances and passwords (may be multiple providers)
- Mortgage account numbers, balances and passwords (may be multiple providers)
- Deeds and titles of ownership
- Vehicle ownership
- Health insurance/Medicare
- Employer pension and benefits (contact employer)
- Homeowners' or renters' insurance
- Three to five years of income tax returns (federal, state and local)
- Safe deposit box number(s) and keys
- Business interests/ownership/projects of value
- Social media accounts and passwords

10. CREDIT REPORTS FROM TRANSUNION, EQUIFAX AND EXPERIAN

- Provide your name, your address, your relationship to the deceased, your signature, and your spouse's date of death and date and place of birth. You will also need your spouse's Social Security number and residence for the past five years, the death certificate, and your marriage license. Request that a credit report be mailed to you and that a notation be made on each file reading, "Deceased—do not issue credit."

TRANSUNION
Transunion.com | (800) 916 8800

EQUIFAX
Equifax.com | (866) 349 5191

EXPERIAN
Experian.com | (888) 397 3742

11. NEXT STEPS

- Make a list of recurring monthly bills, and arrange for those bills to be paid for the next three months or longer (this task can be given to a trusted advisor or friend; this may be a temporary solution)
- If there is a business ownership interest, contact attorney to begin conversations about succession/continuity planning (do not proceed with negotiations without advice of counsel)
- Access safe deposit box(es) and retrieve contents for review and inventory
- Review any planned travel and cancel arrangements; contact travel insurance provider
- If spouse was a beneficiary or executor or had power of attorney, update those documents
- Review current insurance and ensure continuity of coverage; contact provider to update or cancel policies that no longer apply
 - Health insurance
 - Life insurance (protection on self; update beneficiaries)
 - Disability insurance
 - Homeowners' insurance
 - Vehicle insurance
 - Umbrella liability insurance

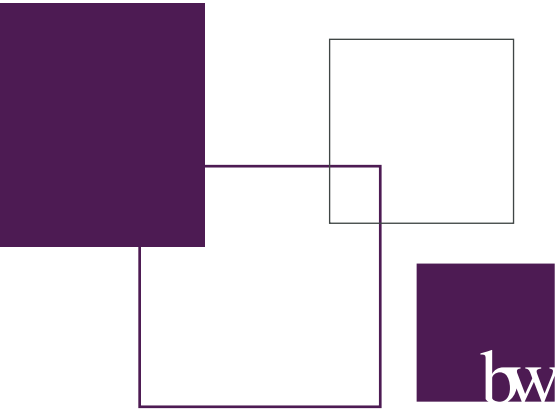
- Contact the Department of Veterans Affairs about benefits (if applicable)
- Contact insurance providers and make claims (death certificate needed)
- Contact banks and investment accounts and transfer ownership (death certificate needed); open a new checking account in your name alone and transfer some assets from joint accounts; maintain joint account for six months in case checks are paid to the deceased
- Cancel credit cards in spouse's name and have cards with both names reissued in your name
- Apply to Social Security for any applicable benefits
- Contact the Data & Marketing Association and cancel all recurring subscriptions for the deceased
- Send notification of the death to any other groups or associations of which your spouse was a member
Contact lawyer to update will and trust document(s), living will, and advance medical directive
- Have CPA file estate tax with the IRS; federal and state taxes will be owed for the year in which your spouse died
- Have FA or CPA withdraw any minimum distributions from IRA (if applicable)

12. CONTACT FA TO REVIEW AND UPDATE FINANCIAL PLAN AND INVESTMENT PORTFOLIO

INTERESTED IN HAVING A
COMPLIMENTARY REVIEW?

Give us a call (619) 512-4100

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