

# Documents you need to collect, and where to get them

Within the first few weeks after the death of a spouse, it makes sense to start reviewing and organizing your finances and financial paperwork. This may feel impossible at a time filled with so much grief, fear, and uncertainty, so seeking help from financial professionals can provide the trust and support you need.

- When in doubt, over-collect. If you are not sure whether something will be necessary or important, gather the documentation and your financial advisor can help sort through it later.
- Set up physical and digital file folders to help you keep paperwork organized as you gather it.



I was worried about anything that had to do with deadlines. I was worried I would screw something up and my kids who were depending on me would suffer.”

~ Elana

## How To: Gather the necessary documents

The following is a short list of documents to gather as soon as possible after the death of your spouse:



- **Death Certificate:** Everything financial begins with the death certificate. The certificate will enable an estate executor to send the will to probate and start organizing and renaming joint accounts, settling with creditors, figuring out life insurance policies, etc.



- **The Will or Trust:** Typically, a close relative (like the spouse) of the deceased would be the executor of the will, and the executor must send the will through probate. There will be administration fees associated with the probate court, and they vary by state. If you have a trust in place, you'll want to connect with your financial advisor or estate planning attorney to determine whether any triggers are activated as a result of your spouse passing.



- **Life Insurance:** There may be private life insurance policies as well as ones underwritten by former employers. You should contact the human resources department at your spouse's employment to see if there are any policies in their name. Get copies of the paperwork and submit them to the insurance companies as soon as possible to start this process.

### TIP:

An estate planner, a financial advisor, and a CPA constitute a trusted triumvirate of professionals to help guide and inform you in your decision-making.

### OTHER TOPICS

- Figuring out your monthly budget: income, spending, and saving
- Meeting with your support team for the first time
- Putting a new estate plan in place