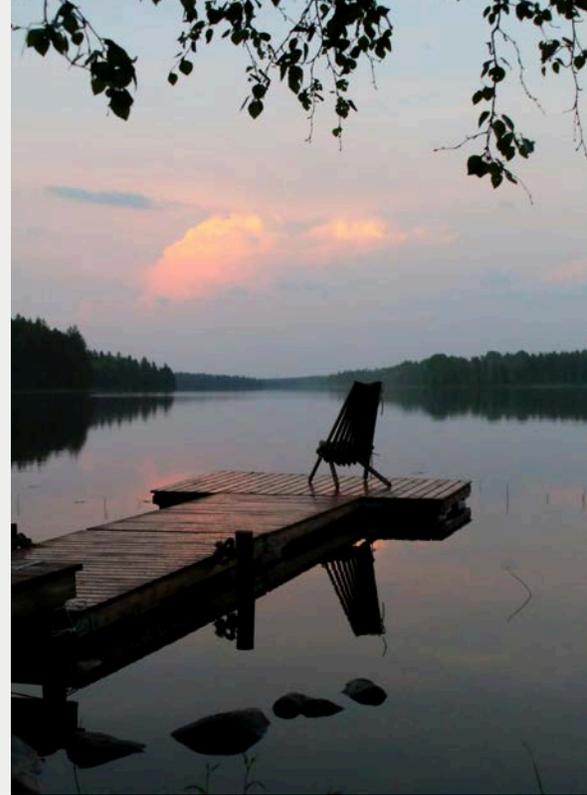


Navigating Loss:

A Compassionate Guide for Those Who Have Recently Lost a Spouse

First, we are so saddened you are here. Losing your spouse is one of the most painful and disorienting experiences a person can endure. There is no right way to grieve, no timeline to follow, and no checklist that makes this easier. This guide + checklist is not meant to overwhelm or rush you—it's here to gently support you, one step at a time.

Please take what feels helpful and leave the rest.



In the First Days and Weeks: Be Gentle with Yourself

Right now, simply surviving is enough.

You may feel numb, foggy, angry, heartbroken, relieved, or all of the above—sometimes in the same hour. This is normal. Grief is not linear, and it does not follow rules.

A few important reminders:

- You likely should avoid making big decisions immediately.
- It's okay (and encouraged) to lean on others, even if you're used to being independent.
- Rest, hydration, and nourishment matter—even if they feel hard.
- If people offer help, consider saying yes to specific things: meals, childcare, walking the dog, sitting with you, or handling phone calls. You don't have to do this alone.

Immediate Practical Matters (What Truly Needs Attention Early)

While many decisions can wait, some tasks must be completed in a timely manner to preserve options and/or avoid unintended consequences. A trusted financial advisor can help you determine what items need to be addressed quickly and those that can wait.

Common early tasks include:

- Obtaining copies of the death certificate (we suggest 10 certified copies)
- Notifying close family and friends
- Notifying financial team
- Contacting the funeral home for guidance on next steps
- Informing your spouse's employer (if applicable)
- Locating important documents (original will, trust, insurance policies)
- You do not have to do this alone. A trusted friend, family member, or professional can help you organize and prioritize.

Understanding Your Financial World

For many widows and widowers, finances can feel intimidating, especially if your spouse handled most of the finances.

Please know this: **you are capable of understanding your financial life, even if it doesn't feel that way right now.**

Over time, you'll want to gain clarity on:

- What accounts exist (bank, investment, retirement)
- What income sources you have (salary, Social Security, pensions)
- What bills need to be paid and when
- What insurance benefits may be available

A good financial professional will move at your pace, explain things clearly, and never pressure you into decisions.

Social Security & Survivor Benefits (Overview)

You may be eligible for survivor benefits through Social Security after losing your spouse. These benefits can provide important financial support, but the rules and timing options can feel confusing—especially during a time of grief.

A few helpful things to know:

- Eligibility and benefit amounts depend on your age, your spouse's work history, and your marital status.
- You can often choose when to claim survivor benefits, and that timing can affect how much you receive.
- In some cases, you may be able to receive survivor benefits first and later switch to your own retirement benefit.
- Claiming decisions can have long-term financial implications, so it's okay—and wise—to enlist the help of a financial professional.

Trusts and Estate Planning: When Plans Built for Two Must Adapt

Estate plans designed for married couples often change irrevocably at death.

It is important to understand:

- Which assets you own outright vs. in trust
- Who serves as trustee and what discretion they have
- How trust income is taxed
- Whether trusts can be modified or modernized under state law
- The goal is not just tax efficiency—it is flexibility, clarity, and control.

Advanced Estate Planning Considerations (When and If Appropriate)

While federal estate tax exemptions remain high, the loss of a spouse can materially change long-term estate tax exposure. Some widows—particularly those with substantial wealth or complex assets—may benefit from more advanced strategies.

Planning may include:

- Portability elections via the filing of a federal estate tax return (Form 706)
- Strategic gifting
- Section 754 elections for inherited partnership interests
- Coordinated planning around the sale of a primary residence
- Disclaimer planning (time-sensitive)
- Charitable planning using donor-advised funds or charitable trusts

Grief Is Not Just Emotional—It's Physical and Cognitive

Grief takes a toll – mentally, physically, and cognitively. Grief can affect:

- Memory and concentration
- Sleep
- Immune function
- Decision-making

If you feel forgetful or overwhelmed, you are not failing, your nervous system is under immense stress.

Helpful strategies may include:

- Writing things down
- Bringing a trusted person to important meetings
- Asking professionals to slow down and repeat information
- Create a folder/binder to keep all documents/mail

Aligning Wealth with Purpose

Loss often brings clarity. Many widows find themselves reassessing:

- What truly matters
- How much complexity they want/need
- How they want their wealth to support family, causes, and themselves

Wealth alignment is about ensuring your financial structure reflects your values, priorities, and autonomy—not just past decisions made for a different season of life.



Finding Support

You don't have to carry this alone. Create a support team to walk with you on the journey.

Support might include:

- Grief counselors or therapists
- Support groups (in-person or online)
- Faith leaders or spiritual advisors
- Friends who listen without trying to fix
- Trusted financial team

There is strength—not weakness—in asking for support.

Redefining Life, Slowly

Over time, questions may arise:

- Who am I now?
- What do I want my life to look like?
- How do I honor the past while moving forward?

There is no betrayal in finding joy again. Love and grief can coexist. Healing does not mean forgetting.

A Final Word

You are allowed to take this one day—one moment—at a time.

You are allowed to change your mind.

You are allowed to ask questions.

You are allowed to rest.

And when you're ready, find those who will walk beside you with care, clarity, and compassion.

You are not alone.



Please use the below checklist as a reference. Please note, all items may not apply.

Navigating Loss:

A Checklist for Those Who Have Recently Lost a Spouse



In the First Days & Weeks

- Take care of immediate needs (rest, hydration, nourishment)
- Accept help from friends or family
- Obtain 10 certified copies of the death certificate
- Notify close family and friends
- Notify financial and legal team (financial advisor, CPA, attorney)
- Work with the funeral home on arrangements

Financial Overview

- Consider meeting with a trusted financial professional
- Identify bank, investment, and retirement accounts
- Understand current income sources
- List regular bills and expenses and how they are paid (check/auto debit)
- Review insurance policies and potential benefits
- Review health insurance
- Evaluate timing of Social Security Survivor benefits
- Ensure appropriate assets receive a basis step-up

Administrative & Legal Items

- Locate estate documents (will, trust, powers of attorney)
- Contact your spouse's employer (if applicable)
- Contact credit card companies to notify of spouse's passing
- Coordinate with funeral home on notifying Social Security Administration of your spouse's passing
- Update beneficiaries as needed
- Identify / access to digital assets and online accounts
- Consult an estate attorney / financial advisor for questions and decisions around filing an estate tax return, disclaimer elections, etc.

Personal & Emotional Support

- Identify one or two people who can support you
- Explore grief counseling or support groups
- Give yourself permission to say no
- Allow space for rest, reflection, and healing

Looking Ahead (when you're ready)

- Revisit goals and priorities and ensure your wealth is aligned
- Complete an Estate Plan Memo* for your loved ones
- Honor your spouse in ways meaningful to you