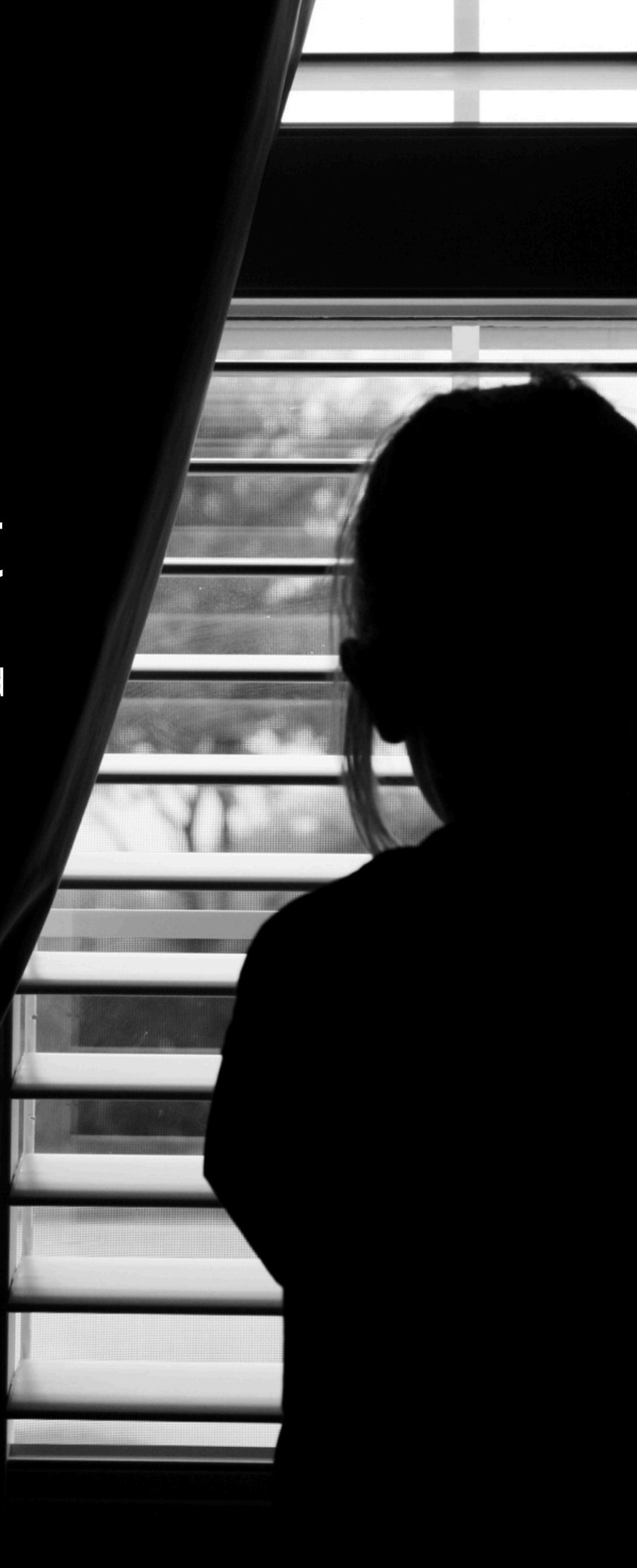


A Widow's Guide to Moving Forward in Retirement

A practical checklist for clarity,
confidence, and peace of mind



Losing a spouse changes everything. Along with the emotional weight, there are practical decisions that can feel overwhelming, especially in retirement when life already looks different than it once did.

This (non-exhaustive) checklist is not meant to rush you or push you into quick decisions. It is designed to help you organize what matters, understand what needs attention, and move forward one step at a time, at your own pace.

You do not need to complete everything at once. Some items may feel relevant now, others later. Use this guide as a steady reference, a place to return when you are ready.

Above all, remember this: there is no right timeline. Moving forward can be thoughtful, careful, and entirely your own.

Immediate Essentials

- ☐ Obtain certified copies of the death certificate
- ☐ Notify Social Security and confirm survivor benefits
- ☐ Contact pension administrators and former employers
- ☐ File life insurance claims
- ☐ Review upcoming bills and income sources
- ☐ Avoid major financial decisions unless required

Organize Your Finances

- ☐ List all bank, investment, and retirement accounts
- ☐ Confirm accounts now in your name
- ☐ Review beneficiary designations
- ☐ Check automatic deposits and withdrawals
- ☐ Create a simple monthly cash flow summary
- ☐ Update passwords and account access

Retirement Income

- ☐ Identify Social Security survivor benefits
- ☐ Review pension and annuity income
- ☐ Understand required minimum distributions
- ☐ Separate guaranteed income from flexible income
- ☐ Note future income changes

Investments

- ☐ Review current investment allocation
- ☐ Reassess risk tolerance
- ☐ Identify concentrated positions
- ☐ Understand taxable vs tax-advantaged accounts

Taxes

- ☐ Understand new filing status
- ☐ Review capital gains exposure
- ☐ Confirm withholding or estimated taxes
- ☐ Evaluate Roth conversion opportunities

Estate and Legal

- ☐ Update will and trust documents
- ☐ Review powers of attorney
- ☐ Update healthcare directives
- ☐ Review beneficiary designations

Protection Planning

- ☐ Review health insurance and Medicare & long-term care needs
- ☐ Review home, auto, and liability coverage
- ☐ Add a trusted contact to financial accounts
- ☐ Watch for fraud and identity theft

Personal Priorities

- ☐ Clarify retirement goals going forward
- ☐ Consider travel, family, and lifestyle plans
- ☐ Give yourself permission to change plans

Support and Self-Care

- ☐ Identify trusted advisors
- ☐ Share key information with a trusted person
- ☐ Ask questions until things feel clear
- ☐ Move at your own pace
- ☐ Give yourself grace

When You Are Ready, Support Is Available

You don't have to navigate retirement alone.

At Iowa Retirement Benefits & Solutions, we help widows take the next step forward with clarity, patience, and care. Our role is not to rush decisions or overwhelm you with options, but to help you understand your choices, protect what matters most, and build a plan that reflects your life today.

If you would like a conversation, we are here to listen.

No pressure. No obligation.

Just thoughtful guidance, at your pace.

When the time feels right, [click here](#) to start a conversation about your next chapter.

The information presented in this checklist is the opinion of the author and is provided is for informational purposes and should not be construed as financial or tax advice.