



Vanguard[®]

Surviving spouse checklist

There are a number of steps to take to manage a departed loved one's finances. Knowing what to expect and what you can do will make the transition easier for you.

You can use the following checklist to help organize your efforts.

Where to look for records

Here are a few places to check for important documents and records:

- Safe deposit box. A bank officer or other official representative may need to be present to take inventory of the box's contents.
- Personal files. Many people keep their financial records together in a filing cabinet or near where they pay the bills.
- Tax returns. Assets may be listed on a recent IRS Form 1040.
- Personal financial management software. If your spouse used financial management software, the program should have a list of accounts. You can also review the transaction history.
- Credit reporting agencies. Credit reports will list companies with whom the deceased did business.
- Mail. Financial institutions will continue to send statements and interest or dividend checks. Watch for correspondence from banks or investment companies.
- E-mail. Your spouse may have been receiving electronic notifications. Access e-mail accounts for messages from financial companies.
- Address book. Contact any listed financial institution to find out whether they held assets for your spouse.
- Computer folders. Search computers for folder names that might pertain to the estate.

Steps to take

- Locate your spouse's legal documents.**
 - Will.
 - Trust documents.
 - Insurance policies.
 - Property deeds.
 - Automobile titles.

If applicable:

 - Divorce settlement and child support orders from any previous marriage.
 - Military discharge papers.
- Obtain copies of the death certificate.** You generally won't be able to do anything regarding your spouse's assets without certified copies of the death certificate. You can order copies from the funeral director or government agencies, such as your state's Department of Health or Office of Vital Statistics. Websites such as vitalrec.com* provide instructions for ordering death certificates in your state.
- Locate and review your spouse's insurance policies.** Contact each insurance company for information on claiming benefits.
- Research Social Security survivor benefits.**
 - Contact Social Security at **800-772-1213**.
 - Be ready with the Social Security numbers for you, your spouse, and any dependent children.
- Identify your spouse's financial assets.** These may include bank and investment accounts, retirement plans, real estate, certificates of deposit, and other assets.
 - Contact each bank and financial institution for information on transferring ownership.
 - Research your state's laws for transferring ownership of property, such as real estate.
- Identify your spouse's debts.** These may include a mortgage, credit cards, commercial loans, student loans, and other forms of debt.
 - Contact each creditor to determine its policies.
 - Cancel all credit cards in your spouse's name.
- Contact your spouse's employer.**
 - Request information about your spouse's retirement plan and any other death benefits.
 - Contact your spouse's former employers.
- Contact your employer.**
 - Update your beneficiary, tax withholding, and other information.
- Change the registration on any utilities billed in your spouse's name.**
- Meet with the estate executor.**
 - Discuss legal and tax issues.
 - Retain an estate attorney licensed in your spouse's state of residence.
- Consult a tax advisor.**

*Vanguard is not responsible for the information on third-party sites.