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Who to notify in the event of a spouse's passing:

- 1.) Telephone a friend to spend the next few hours with you if you are alone. Shock and trauma can take unexpected forms.
- 2.) Make an appointment with a funeral director to discuss funeral arrangements. Ask for 10 copies of your spouse's death certificate, which you will need for legal procedures, certain employer programs, and policies held in the name of your spouse.
- 3.) Locate the family's important papers. Get as many as you can together and continue to gather information over the next few weeks.
- 4.) Make an appointment with your estate planning attorney, your financial advisor, and your tax advisor to review your spouse's Will and discuss any state or federal death taxes payable.
- 5.) If your spouse was Medicaid eligible notice Medicare of the death, giving the following information
 - a. Spouse's Name
 - b. Spouse's social security number
 - c. Date of spouse's death
 - d. Whether the death was due to accident or illness
 - e. Your name and address
- 6.) Notify Social Security of the death. Claims may be expedited if you go to the nearest Social Security office in person to sign a claim for survivor's benefit. Look for the address under the US Government in the telephone book.
- 7.) If your spouse was in the service, notify the Veteran's Administration. You may be eligible for death or disability benefits.
- 8.) If you need emergency cash before insurance claims are paid, a cash advance may be made from any life insurance benefits to which you are entitled
- 9.) In a small ledger, keep track of any money you spend. These figures will be needed for tax returns.
- 10.) **Please remember that you are in a highly emotional state. Avoid contracting for anything, and avoid spending or lending large sums of money.**

After a few weeks, the paperwork will begin to diminish. You can then take the opportunity to make any necessary changes in ownership registration for:

Automobiles
Stocks, Bonds, Investments
Boats
Savings and checking accounts
Charge accounts
Safe deposit box