

After a Loss

What to Do Immediately

- **Keep a notebook and write down all your tasks to complete,** including dates and contacts. Write down important information or conversations. This will be your reference guide for the first year. You can easily flip through the pages as needed. Designate a friend or family member to help you with this.
- **Notify the children's school.**
- **Find the means to notify your husband's employer or business partner.**
- **Notify your employer for bereavement leave for yourself.**
- **Make a post on your husband's social media pages, but do not do so until all immediate family members have been personally notified.**
- **If religiously affiliated, contact your local congregation, mosque, parish, or synagogue.** You will need to arrange services, including the date and time.
- **Rely on supportive people who listen without judgment.**
- **Call the local department of motor vehicles to** see whether family members can continue to drive the car until your husband's auto insurance and/or registration expire. State requirements vary. **Cancel his driver's license.**
- **Accept whatever help is offered and allow your emotions to come forward.**
- Remember that **you have choices regarding services with a range of options and costs.** Make decisions in accordance with your loved one's wishes, what is meaningful to you, and what funds you have available.
- Contact the funeral home, medical school, crematorium, or whoever is taking the body according to your husband's wishes. **If those wishes weren't discussed before death, decide on intact burial, cremation and disposition of cremated remains, body donation, or other means.**
- **Make a list of people** (often family, neighbors, congregation members, or friends) to help with needs or for emergency help.
- **Write an obituary and send it to local newspapers, the funeral home, and anywhere else that you would like the obituary posted.** Include name, age, city of residence, date of

death, birthplace and year, parents' names, biographical information (which can be written with facts as well as characteristics or life priorities and interests), a listing of survivors, and details on services. **A funeral home will often help with this if you ask.**

- Burglars read the obituaries to target homes. **Arrange for someone to be at your home during the visitation and services.**
- **Consider creating a picture board or video stream** for display, or designing memorial cards that will be distributed at the funeral home or the service.
- **Where applicable, choose the container for the body** (casket, urn, linen wrappings, etc.)
- **Make room for the things important to you.** Some people order flowers and choose readings; others pick songs and hymns related to religious customs.
- **Recognize that everyone grieves differently.** Be open to the various reactions and coping mechanisms of family members.
- **Set up a notebook or spreadsheet to record (and later thank for) food, gifts, cards, letters, phone calls, and help provided.**
- **Be honest with your children,** prepare them for what they will see and experience in the coming days, and offer them the choice to participate to the extent they wish.
- **Order 15–20 copies of the death certificate through the funeral director or from the health department.**

Financial and Legal Documents

- **Notify the Social Security Administration of the death.** (Frequently, the funeral home will notify the Social Security Administration for you.) They will also notify Medicare of the death.
 - ◊ **Take time to become educated before taking your survivor benefits.** Ask Centrix if you would like some info on this topic.
- **Gather the will and trust documents.**
- **Notify financial and legal professionals:** estate planning attorney, financial advisor, CPA or tax accountant, and executor of the estate.

After a Loss

What to do Within 2 Weeks

- **Create or incorporate a calendar** on which to keep important dates and appointments.
- If children are involved, make sure they have helpful adults they can talk with about their experience. **Consider a school counselor, a support group for children, a licensed social worker, or a trusted and experienced adult.**
- **Contact your husband's employer if he was employed at the time of his death.** There may be unpaid salary, vacation pay, sick pay, a medical spending account, bonuses or commissions, life insurance through the company, stock options, or any other benefit due. You may have the option to continue temporary health-coverage.
- **If your husband owned a business, discussion on working succession and continuity plans, selling the business, or closing the company should begin.**
- **Review any upcoming booked travel** and have those trips canceled or transferred to someone else.
- **Start a filing system for paperwork.** Include things like financial statements, medical bills, credit card statements, employer correspondence, life insurance communications, estate settlement documents, tax documents, etc. Make a second filing system for all of your recurring bills.
- **Practice good self-care:** sleep, exercise, healthy eating, socializing with supportive people, writing in a journal, or whatever is helpful and comforting.
- **Be patient with well-meaning people** who say or do all the wrong things, or who are all too willing to dictate what the grief experience "should" be like for survivors of this particular death.
- **Begin writing thank you notes as time allows.**

Financial and Legal Things

- **Collect Veterans' benefits** if appropriate. You will need the military discharge papers. Go to the local VA office, visit www.va.gov, or call 800-827-1000.

- **Ensure payment of recurring bills**, including mortgage, utilities, and anything else that needs to continue, even if only temporarily.
- **If your husband was a beneficiary** of others' policies or investments, or was named as someone's designated power of attorney for healthcare or finances, **update those documents**.
- **Ensure continuity of insurance for survivors**, including health, disability, long term care, auto, home owner's, umbrella, and life – especially if previous coverages were through the deceased's plan, or through an employer. Cancel policies that no longer apply.
- **If your husband was receiving Medicare Part D** or Medigap then you should notify those plan providers
- **Notify insurance companies who hold life insurance and annuity policies, and file for benefits.**
- **File the will with the help of the attorney and begin the probate process.**
- Financial accounts that transfer by title (such as joint ownership or trusts) or beneficiary designations will generally allow you to make claims immediately. **You will usually need a copy of the death certificate to start the process.**
- **Open a checking or savings account in your name** that the money from your joint account can be moved into. It is recommended to leave an account in joint name open for an extended period to be sure any checks that come in under your husband's name can be deposited.
- **Gain access to the contents of any safe deposit and other personal possessions and effects.** Retrieve electronic statements from your husband's email account or petition the email provider for access.

After a Loss

What To Do Within Five Months

- **Locate your husband's user names and passwords for his online accounts.** Keep all email accounts open for at least several months to receive any important correspondence that only comes to this account. **Decide what to do with your husband's social media content.** The procedure to close each

account will vary. Many will require a death certificate, a photocopy of his driver's license, and/or other information.

- **Cancel recurring subscriptions and services.** Contact the Direct Marketing Association and register your husband as "deceased" on mailing lists they control.
- **Notify organizations your husband may have belonged to, as well as the election board for his voter registration.**
- **Gradually go through your husband's possessions and** decide what to do with them. After distribution to family, consider using an auction house or donating to charity.
- Unless financial circumstances dictate the necessity, take time to grieve before making big changes, donating or gifting large amounts, selling a house or car, or anything else that doesn't have to be done on a timeline. **Physiologically, grief interferes with rational decision-making and concentration.** After the grief subsides, rational decision-making ability returns. Be patient.
- **Consider grief support from a grief coach or counselor, a support group, appropriate books, or help from relevant organizations.** Use people who are objective, nonjudgmental, and who offer solid guidance on processing grief and healing.

Financial and Legal Things

- **Make a list of all important bills which may include mortgage, healthcare, insurances, car payments, and utilities.**
- **Establish an emergency savings fund** if you don't already have one.

Notify Credit Bureaus Upon Death

- Ensure you are aware of all existing debts. **Send a separate letter to each of the 3 major credit bureaus to get copies of your husband's credit reports.**
In your letter include the date, your name, your address, your relation to the deceased, your signature, your husband's date of death, date and place of birth, your husband's social security number, and his residence for the last five years. They will also need a copy of your husband's death certificate and your marriage

license. Request that your husband's credit report be mailed to you and request that the following notation be made on his credit report:

"Deceased. Do not issue credit."

Credit Companies to Notify Upon Death

TransUnion

<https://www.transunion.com>
P.O. Box 2000
Chester, PA 19016
1-800-916-8800

Equifax

<https://www.equifax.com/personal/>
P.O. Box 105139
Atlanta, GA 30348-5139

Experian

<https://www.experian.com/>
P.O. Box 9701
Allen, TX 75013

- **Work on the estate settlement process**, including retitling cars, house, safety deposit box, bank accounts, investment accounts, etc. Consider rollover of IRA's and/or pensions from your husband's name to yours.
- **Apply for, or continue, any property tax exemption you may be entitled to.**
- **Follow IRS guidelines** for filing an estate tax return under the guidance of an attorney or CPA. The estate may need to file an estate tax return within nine months from the date of death.
- **Federal and state income taxes** are due for the year of death on the normal filing date, unless an extension is requested.
- **Cancel credit cards** or retitle them if in both names.
- **Make a note on the calendar to change a joint checking account several months or a year later.**
- **Be sure to withdraw any Required Minimum Distributions** from your husband's IRAs or 401ks.
- **Apply for Social Security benefits if appropriate** (seek counsel on this before applying) but do not cash benefits receive for the deceased. File for your onetime \$225 benefit upon death from Social Security.

After a Loss

What to Do Long Term

- **Regularly express love, forgiveness, and gratitude.**
Appreciate who and what you have while you have them. Live as fully as possible, so no matter what happens there are fewer regrets, less guilt, greater satisfaction, and more peace.
- **Find ways to honor the memory and story of your husband,**
and move into a new future enriched by those memories.
- **Recognize that grief takes a long time.** Continue to allow whatever emotions arise, no matter when they occur, and especially on important days like the monthly and yearly anniversary of his death, wedding anniversary, birthdays, family events, and holidays.
- **Rely on people who get it and support you where you are rather than telling you where you should be.**

Financial and Legal Things

- **Create an updated spending and savings plan, and revised financial goals based on your new circumstances.**
- Create or update your own advance directives such as a living will, power of attorney for healthcare, and organ donation wishes, so **you remain in control of your medical treatment even if you can't speak for yourself.** It also ensures fewer fights and less guilt among your loved ones because they won't have to make difficult decisions without knowing what you want.
- **Note what things were most difficult to find or to process throughout this experience.** Then work to create one source (digital or hard copy, or both) for all of your important documents, wishes, service professionals, and information, so your survivors in the future will have an easier time. Email us for a copy of our Document Locator to help you with this.
- **Annually review and, if necessary, update beneficiaries and trustees on insurance policies, wills, and trusts, as well as powers of attorney and advance directives.**

About Lori



For more than 26 years, Lori Siegel has specialized in developing comprehensive wealth management plans for successful families, widows, executives and business owners. Ms. Siegel and her partner founded Centrix Wealth Partners because they wanted to create an environment where the client could be at the center of their practice. Centrix works hand-in-hand with you to offer personal guidance and planning so you may live confidently and independently.

In addition to being a Certified Financial Planner™ professional and a Chartered Retirement Planning Counselor™, she is also a Certified Exit Planning Advisor who helps business owners prepare for the sale or transition of their companies. She is a fiduciary who follows the principal of doing what is in your best interest.

Lori was recognized as a Forbes Best-In-State Women Advisor for 2022 and 2023, a Forbes Top Women Advisor for 2017, 2018, 2020 and 2021 and as a Forbes Best-In-State Wealth Advisor for 2018, 2019 and 2021. Prior to joining Raymond James in 2019, Lori held positions at UBS Financial Services and Smith Barney.

In support of her community, Lori is actively involved in the United Way Women's Initiative and serves on the board of Girls Inc. in Houston. She speaks frequently on a variety of topics for organizations, associations and corporations.

For widows uncertain about how to deal with the daunting demands in front of you, Lori will walk by your side at your pace to help you unwind complex financial issues.

Lori Siegel, CFP®, CRPC®, CEPA | Founding Partner, Centrix

Reach her at lori.siegel@centrixwp.com
or her direct line at (281) 582-0242.

Award Disclaimers

Raymond James is not affiliated with any of the companies mentioned.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP Logo Flame Design and CFP Logo Plaque Design in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Forbes America's Top Women Wealth Advisors Best-In-State (2023)

The **Forbes** ranking of America's Top Women Wealth Advisors Best-In-State, developed by **SHOOK Research**, is based on an algorithm of qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, assets under management, compliance records, industry experience and best practices learned through telephone and in-person interviews. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. This ranking is based upon the period from 02/04/22 to 09/30/22 and was released on 02/01/2023. **Research**

Summary (As of February, 2023) 38,314 nominations were received and approximately 1,700 women won based on thresholds. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/lists/best-in-state-women-advisors/> for more info.

America's Top Women Wealth Advisors (2021)

The **Forbes** ranking of **America's Top Women Wealth Advisors**, developed by **SHOOK Research**, is based on an algorithm of qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, assets under management, compliance records, industry experience and best practices learned through telephone and in-person interviews. Portfolio performance

is not a criteria due to varying client objectives and lack of audited data. **Research Summary** (As of February 2021) 32,810 nominations were received, based on thresholds (9,785 women). 16,165 Advisors were invited to complete the online survey. 13,235 Advisors were interviewed by telephone. 2,595 Advisors were interviewed in-person at the Advisors' location. This ranking is based upon the period from 9/30/19-9/30/20 and was released on 3/24/21. Neither Forbes nor SHOOK receive a fee in exchange for rankings. Raymond James is not affiliated with Forbes or Shook Research, LLC. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience.

Best-In-State Wealth Advisors (2021)

The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 32,725 nominations, more than 5,000 advisors received the award. This ranking is based upon the period from 6/30/19 to 6/30/20 and was released on 2/11/21. This ranking is based upon the period from 6/30/19 to 6/30/20 and was released on 2/11/21. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.



1177 West Loop South, Suite 1515 | Houston, TX 77027

O: 281.582.0241 | T: 888.872.5335 | F: 281.582.0251

centrixwp.com

Centrix Wealth Partners is not a registered broker/dealer, and is independent of Raymond James Financial Services. Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC. Investment advisory services offered through Raymond James Financial Services Advisors, Inc.