RUBIN
WEALTH MANAGEMENT GROUP
of Wells Fargo Advisors

SURVIVING SPOUSE FINANCIAL CHECKLIST

A collaborative step-by-step guide to help stabilize, organize, and plan after loss

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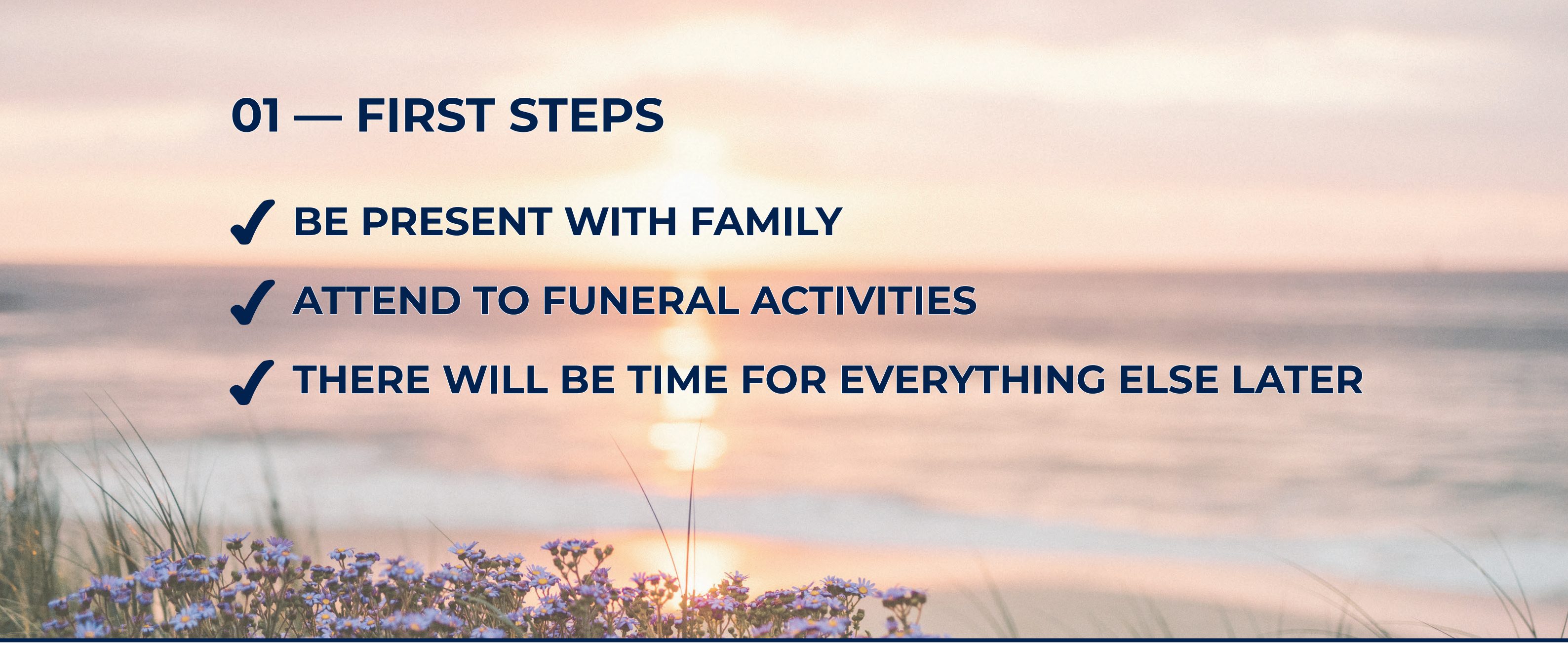
This booklet helps you take control of the essential financial steps during this time, at your own pace. You'll find practical checklists, timelines, and resources to guide you from the first days after loss through the months ahead.

Remember, you don't have to do everything at once, and you have time to make thoughtful decisions. Noah Rubin (Managing Director - Investments) is with you and will be your your guide. Together we will work hand-in-hand to manage the days and weeks ahead.



01 — FIRST STEPS

- ✓ BE PRESENT WITH FAMILY
- ✓ ATTEND TO FUNERAL ACTIVITIES
- ✓ THERE WILL BE TIME FOR EVERYTHING ELSE LATER

02 — TEAM OF PROFESSIONALS

Executor/Personal Representative (name/phone/email):

Estate attorney (name/phone/email):

Financial advisor (name/phone/email):

CPA/tax preparer (name/phone/email):

Family member who will take leadership role (if applicable):

03 — PERSONAL DOCUMENTS TO GATHER

- [ ] Death certificate(s), marriage certificate, birth certificates, SSNs, driver’s license, passport
- [ ] Will, trusts, POAs (financial/medical), living will/advance directive, HIPAA, pre/postnuptial
- [ ] Bank/brokerage/retirement/HSA statements, life/annuity policies, deeds/titles, loan docs
- [ ] Last 2 years tax returns, recent pay stubs, pension statements, benefit summaries
- [ ] Employment: benefits booklets, plan summaries, group insurance certs
- [ ] Originals stored in fireproof safe, digital copies in secure vault, clear access instructions

Notes:

04 — ORGANIZATIONS TO INFORM

- [ ] Professional Team - consult with legal and financial professionals before taking action
- [ ] Life insurances
- [ ] Healthcare
- [ ] Auto Insurance
- [ ] Homeowners Insurance
- [ ] Umbrella Insurance
- [ ] Other Insurances
- [ ] Bank Accounts
- [ ] Investment Accounts
- [ ] Electric
- [ ] Gas
- [ ] Water
- [ ] Internet
- [ ] Cell Phone
- [ ] Memberships (political, religious, food, clubs, fitness)
- [ ] Subscriptions (iPhone apps, entertainment)
- [ ] Payment Apps (PayPal, Venmo)
- [ ] Credit Cards
- [ ] Mortgage
- [ ] Home Title
- [ ] Auto Title
- [ ] Other Vehicles Title
- [ ] Doctors / Healthcare
- [ ] Points and Loyalty Programs

Notes:

05 — INVENTORY OF FINANCES

- [ ] Bank accounts (checking/savings/CDs)
- [ ] Brokerage accounts
- [ ] Retirement: 401(k)/403(b)/IRA/Roth/457/TSP
- [ ] HSAs/FSAs
- [ ] Annuities
- [ ] Pensions
- [ ] Life insurance
- [ ] Real estate (primary/secondary/investment)
- [ ] Business interests and operating accounts
- [ ] Vehicles/boats/RVs
- [ ] Digital assets/crypto/exchanges/wallets
- [ ] Collectibles/valuables/precious metals
- [ ] Rewards/points/miles Debts
- [ ] Mortgages/HELOCs
- [ ] Auto loans
- [ ] Credit cards/lines of credit
- [ ] Student/personal loans
- [ ] Medical/tax liabilities
- [ ] Business loans/guarantees Other
- [ ] Safe deposit box (location, access, inventory)

Notes:

06 — SOCIAL SECURITY

- [ ] Start at www.ssa.gov
- [ ] Schedule meeting to review survivor benefits
- [ ] Decide on timing of taking benefits

Notes:

07 — EMPLOYMENT

- [ ] Employer life insurance claim filed; expected payout date:
- [ ] Pension survivor options; election and date:
- [ ] Workplace plans (401(k)/403(b)/ESPP/RSUs)
- [ ] IRAs/annuities/HSAs: determine inherited account type; document rules and timeline
- [ ] Create a distribution calendar (RMDs, annuity income, pension dates)

Notes:

08 — HEALTH INSURANCE DECISIONS

- [ ] What do you have? COBRA, ACA marketplace, retiree plan, Medicare and supplemental
- [ ] Enrollment windows and deadlines

Notes:

09 — CREDIT, IDENTITY, AND FRAUD PREVENTION

- [ ] Pull credit reports for both you and your spouse to identify all accounts
- [ ] Place deceased alerts at all bureaus; Experiam; Equifax; Transunion
- [ ] Close cards solely in deceased’s name; maintain needed joint cards temporarily; update later
- [ ] Memorialize/secure/close email and social media accounts
- [ ] Set monitoring cadence (how often you will check online accounts)

Notes:

10 — CASH FLOW AND EMERGENCY LIQUIDITY

- [ ] 60–90 days of essential expenses (housing, utilities, insurance, food, transport, medical)
- [ ] Identify sources of cash (life insurance proceeds, employer benefits, cash, maturing CDs)
- [ ] Build/replenish emergency fund (target 3–6 months’ core expenses)
- [ ] Set temporary spending guardrails (avoid large purchases/relocations)

Notes:

11 — INCOME SOURCES

- [ ] Employment
- [ ] Social Security
- [ ] Pensions
- [ ] RMDs
- [ ] Annuities
- [ ] Rental
- [ ] Interest
- [ ] Dividends

Notes:

12 — LIVING EXPENSES

- [ ] Fixed Expenses: housing, insurance, utilities, debt payments, transportation, healthcare
- [ ] Variable Expenses: groceries, dining, personal care, entertainment, gifts, travel, miscellaneous
- [ ] Identify quick reductions (unused subscriptions, plan bundling, insurance and service alternatives)
- [ ] Identify when and how each bill is paid (autopay / check / credit card)

Notes:

13 — TAXES

- [ ] Plan final joint return for year of death
- [ ] Compile W-2/1099/1099-R/SSA-1099, basis records, medical/estate expenses
- [ ] Determine estate/trust return filings and any state obligations with CPA
- [ ] Adjust withholdings/estimated taxes for new filing status and income mix
- [ ] Document step-up in basis and retain supporting records (appraisals/statements)

Notes:

14 — INSURANCE AND RISK

- [ ] Update homeowners, auto, umbrella named insureds and limits
- [ ] Reassess life, disability (if working), and long-term care needs
- [ ] Verify riders/benefits and beneficiary updates

Notes:

15 — UPDATE YOUR ESTATE DOCS

- [ ] Update your will and revocable trust
- [ ] Update your financial/medical POAs, living will/advance directive, HIPAA releases
- [ ] Update your beneficiaries: retirement accounts, life insurance, annuities, HSAs, TOD/POD
- [ ] Confirm guardians/trustees for minor/dependent children and pet care plans

Notes:

16 — INVESTMENTS

- [ ] Confirm step-up in basis
- [ ] Consolidate scattered accounts for simplicity
- [ ] Restructure investment objectives based on goals

Notes:

17 — KEEP THE HOUSEHOLD RUNNING

- [ ] Create a utilities/services directory with account numbers, phone, website, login
- [ ] Electric, water/sewer, gas/propane, internet, mobile, trash/recycling, HOA, home security
- [ ] HVAC service, landscaping, pool, pest control, snow removal (if applicable)
- [ ] Confirm billing cycle and autopay status for each; update payer if needed
- [ ] Document home maintenance schedules, set calendar reminders (servicing, warranties)
- [ ] Review or create a home inventory (photos/video) and store securely for insurance

Notes:

18 — DIGITAL FOOTPRINT AND ACCOUNTS

- [ ] Catalog email, cloud storage, subscription services, streaming, software, storage locations
- [ ] Decide and act: memorialize vs. close social media accounts; preserve needed data
- [ ] Maintain a secure access record (password manager or sealed instructions)

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