

# Your financial life after loss

## What to consider after the loss of a spouse

When you're ready, your UBS Financial Advisor can discuss your full financial picture with you and help you feel more confident about your finances during this difficult time. This checklist can help guide you as you prepare for the next chapter of your life..

### *Tips*

- It can be helpful to **write things down**.
- **Consider delegating** some of the items on this list to others who are willing to help, including loved ones or your UBS Financial Advisor, where appropriate.

### Death certificate

- ☐ **Get at least 5 – 10 certified copies** of your spouse's death certificate and other legal documents. Many agencies require an original document.

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### Financial accounts

- ☐ **Discuss investment and retirement accounts** with your UBS Financial Advisor
  - If your spouse was working, get current information regarding any retirement accounts.
  - Address joint investment accounts or investment accounts held in your spouse's name.
- ☐ **Speak with an estate attorney** or legal advisor regarding the estate, wills, and other legal documentation.
- ☐ **Make a complete list of your spouse's accounts**—credit cards, debit cards, phone bills, business expense accounts, and any other open account will require notification.
  - Ask each company if there is any insurance that pays off the account in the event of the cardholder's death. Check auto loans, credit cards and mortgages for this type of insurance.
- ☐ Work with your UBS Financial Advisor to **create a budget worksheet** and discuss how to access your money during this time.

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### Life insurance

- ☐ **Contact the agent or company** of any life insurance policy right away. This may help with funeral expenses.
- ☐ **Contact your spouse's employer** to verify whether there is a company-sponsored life insurance policy in place for your spouse.

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## Benefits

### *Your employer*

- ☐ Check to see if you're entitled to **bereavement leave**.
- ☐ Arrange benefit coverage through your employer if you and your family were covered by your spouse's employer.

### *Your spouse's employer*

- ☐ If your spouse was covered by **retiree health benefits and/or a company pension plan**, contact your spouse's former employer for details.
- ☐ If your spouse was a **member of U.S. armed forces**
  - Gather military documents.
  - Contact your local Office of Military and Veteran Affairs.
  - Contact DFAS (Defense Finance and Accounting Service) if your spouse was retired and receiving a military pension.
- ☐ Keep a file readily accessible with your **health insurance** in case there are expenses associated with your spouse's passing.

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## Social security

- ☐ **Notify your local Social Security office** and have your spouse's Social Security number on hand.
  - Discuss whether you are entitled to survivor benefits in relation to the deceased spouse's benefit with your UBS Financial Advisor.

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## Asset titling/property and household

- ☐ **Consider transferring the titles** vehicles to your name.
  - Contact the state Department of Moving Vehicles (DMV) to find out what documents are required.
- ☐ **Consider transferring utility bills into your name**—utilities, cable, phone, etc.
  - Contact the utility company to find out what documents are required.

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## Family and loved ones

- ☐ **Update any emergency contact forms** and other documentation such as healthcare directives, HIPAA Release Consent Forms, powers of attorney, etc. Consult your legal advisor for more information.

### *If you have a minor child*

- ☐ **Contact the State Department to find out what documents are required** when traveling internationally.
- ☐ **Contact schools** to update family contact information.

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## Other

- ☐ Review existing appointments, trips, recurring membership fees or subscriptions and other personal appointments to **make any necessary cancellations** before you are charged a late fee.
- ☐ **Locate your spouse's cell phone** if you want to preserve voicemail message in another form. It may be deleted if the phone malfunctions or once the service contract ends.

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