My Financial Action Checklist

A Companion Tool to:

What Do I Do Now?

A Financial Guide to Widowhood

☑ Organize tasks

☑ Track progress

☑ Bring to Advisor meetings

Use this handy checklist to track your progress as you begin to take more and more control over your current financial situation and future.

George T. Clarke, CPA/PFS, MFS

US Wealth Management – Clarke

First Things First

☐ Obtain death certificates

☐ Notify Social Security and inquire about survivor benefits for yourself and children

☐ Notify employer and inquire about owed compensation and vested benefits

☐ Determine available funds and recurring bills

☐ Gather Estate documents (see below)

☐ Locate insurance policies (see below)

☐ Review contents of safe deposit boxes

☐ Organize incoming mail

☐ Avoid major financial decisions

What's Next ?

Locate/Organize Documents

Estate Documents

☐ Wills

☐ Letters of Instruction

☐ Trust documents

- ☐ Revocable

- ☐ Insurance or Real Estate
- ☐ Irrevocable

☐ Your Health Care Proxy

☐ Your Durable Power of Attorney

Property Records

☐ Home deed(s)

☐ Mortgage documents

☐ Home Equity Line documents

☐ Auto, other vehicle or boat titles

☐ Valuable or collectible asset records

Family Records

☐ Marriage certificate

☐ Prior marriage divorce papers

☐ Birth and adoption certificates

☐ Military discharge papers

☐ Naturalization or citizenship certificates

Insurance Policies

☐ Individual or group life

☐ Mortgage insurance

☐ Auto and other credit life

☐ Accidental death and dismemberment

☐ Credit card insurance

☐ Annuities

Other Records

☐ Tax returns for last three years

☐ Business and employment contracts

☐ Account statements for investment, retirement and any other financial assets

☐ Financial obligations (e.g., personal loans or leases, credit cards, student loans, etc.)

File Beneficiary Claims

☐ Insurance policies

- ☐ ______________________________
- ☐ ______________________________
- ☐ ______________________________

☐ Investment accounts

- ☐ ______________________________
- ☐ ______________________________
- ☐ ______________________________
- ☐ ______________________________

☐ Any other contractual rights

- ☐ ______________________________
- ☐ ______________________________

Create a Financial Plan for Your Individual Life of Significance

☐ Work with a fiduciary Financial Planner to tailor a Financial Plan to fit your new life and assist with the tasks in this checklist

Questions for Your Financial Planner:

- ☐ ____
- ☐ ____
- ☐ ____
- ☐ ____

Other Team Professionals

☐ Utilize an Estate Attorney to modify or create a new Estate Plan for you

☐ Meet with a CPA or Tax Attorney to review Federal and state tax filing obligations

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Tailoring Strategies to Manage Your Financial Future

Many surviving spouses feel overwhelmed and unsure of where to begin in getting a handle on their financial affairs.

You don't need to do everything at once. Small hills successfully ascended bring Peace of Mind.

Contact me if you need help:

George T. Clarke, CPA/PFS, MSF
Financial Planner | Private Wealth Manager
US Wealth Management - Clarke
30 Braintree Hill Office Park
Suite 202
Braintree, MA 02184

781.884.2345
gclarke@uswealthclarke.com
www.uswealthclarke.com