

Survivors Checklist 2

What To Do When Your Spouse Dies: Finance

*** As you notify organizations always ask about how your loved one's death will affect your status, finances, access to information and benefits.*

| Done | Task | Notes |
|------|---|-------|
| | <p>Will</p> <ul style="list-style-type: none"> - Contact agent, executor, attorney - If none designated, request to be appointed personal representative, if desired - Contact Registry of Probate <ul style="list-style-type: none"> - York County: 324-1577 - Cumberland County: 871-8382 - | |
| | <p>Bank Accounts</p> <p>Notify banks</p> <p>Ask about bank policy:</p> <ul style="list-style-type: none"> - Must names be changed on joint accounts? - Do joint accounts need to be closed? <p>Close individual accounts</p> | |
| | <p>Safety Deposit Box</p> <p>If your name is not on box, you can request permission to do one discreet thing with a court order for single transaction authority (i.e. to retrieve will from box). Otherwise, must wait until probate is complete.</p> | |
| | <p>Credit Cards/Creditors</p> <ul style="list-style-type: none"> - Contact probate department - Ask if there is credit insurance to cover the debt - Ask if there is any additional insurance - Ask for written evidence that you are responsible for paying debt on individual accounts | |

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| | Insurance Companies - Advise all companies in writing - Change beneficiaries where appropriate | |
| | Unions, professional associations, fraternal organizations - Civil service, VA, etc. - Notify them of death - Ask if there are benefits | |
| | Tax professional - Contact if there are sufficient assets - Confirm whether or not estate taxes need to be paid | |
| | Contact Employer - Check on benefits, wages, vacation time, retirement plans, deferred compensation, reimbursements - Check status of benefits in place for you | |

Helpful Websites

- A Guide for Recently Widowed Seniors from Maine Legal Services for the Elderly:
http://www.mainelse.org/Home/lse/kyr/recently_widowed.htm
- State of Maine webpage – Contact numbers for probate courts:
<http://www.courts.state.me.us/faq/probate.shtml>
- Social Security Administration information page for survivors:
<http://www.ssa.gov/ww&os2.htm>