

ONGOING CHECKLIST AFTER LOSING A LOVED ONE

➤ SUPPORT FROM OUR TEAM

Signature Wealth Concepts would like to extend our deepest condolences during this difficult time. Whether you are the spouse, partner, child, parent, sibling, or friend of the deceased, there are necessary tasks and decisions that must be made when a loved one passes away.

Having assisted many people in similar situations, we know you will have questions. You are dealing with issues and emotions you may never have faced before. Over the next few months, you will need to make important choices that you may feel unprepared for.

We hope this checklist helps you gather the documents you'll need as well as suggestions on how to find them. We are here to help you through this difficult time.



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➤ NEXT STEPS- WITHIN 6 MONTHS

During a difficult time, this checklist can help ensure you don't miss any key steps in the process.

✓ ACTION ITEMS

DATE COMPLETED

- Prepare a budget**
Record all income and expenses for several months to help determine where you stand financially. Another way to determine your household budget is to review your checking account and tax forms. If you find you cannot balance your budget, you may have to consider reallocating invested funds and taking or changing jobs to produce more income. Do not forget to factor in federal, state and local tax liabilities. **It may be in your best interest to seek professional assistance from a financial professional and your other professional advisors.**
(see sample budget sheet)

- Review your own will and trust documents**
If you do not have a will, have an attorney draw one up for you. This is a proper time to make contingency plans in the event something happens to you.
- Appoint an executor, and if you have minor children, a legal guardian.

- Change names on joint property**
- Include joint billing accounts, credit cards, house, property, automobiles and subscriptions.
- Once your property is released from joint tenancy, you should change any fire, auto or other insurance coverage you may have held jointly.

- Change beneficiary designations**
- Revise life insurance policies and retirement plans naming the deceased.
- Contact your local motor vehicle department to retitle your automobile, if applicable.

- Find out if state and federal taxes on the estate are payable and when they are due**
- Most states impose either an inheritance tax or a state estate tax (ask an attorney or check your state law for filing deadlines). The federal government also taxes estates valued above a certain amount and requires a return to be filed within 9 months.

- Postpone the decision on where to live for at least 6 months**
If you feel the need to act sooner, consider taking temporary measures, such as renting out your house instead of selling it, visiting family for a week or two before moving or taking a long vacation before relocating. This will give you a chance to feel out a new neighborhood, living arrangements and conveniences.



➤ NEXT STEPS- WITHIN FIRST YEAR

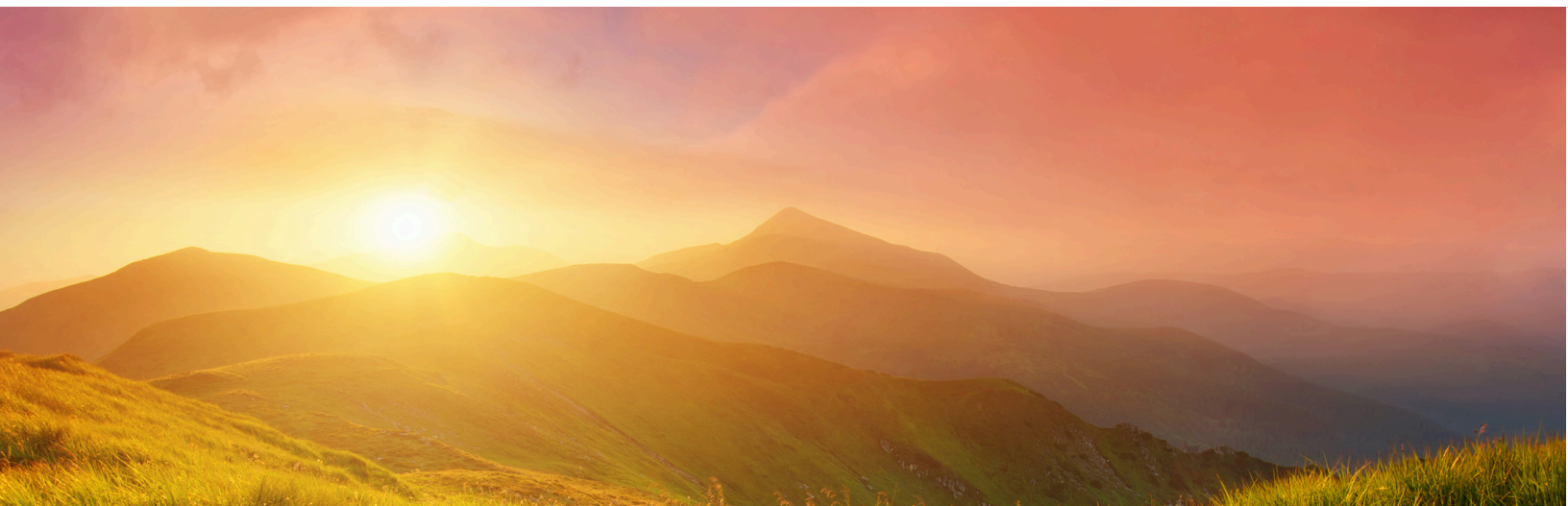
This checklist can help ensure you don't miss any key steps

✓ ACTION ITEMS

DATE COMPLETED

- Begin to make decisions you have postponed, including changing your residence and investing your inheritance.
- It is also a good time to set financial goals, such as providing for your children's education and building a retirement nest egg.
- Cancel subscriptions and service including utilities and memberships, streaming services.
- Close out accounts and social media to prevent fraud or identity theft.

ORGANIZATIONS	CONTACT INFORMATION



WHAT YOU'LL FIND ALONG THE WAY

We hope what you find in this checklist is helpful to you during this time. Mourning takes time and cannot be rushed. By working through each stage of grief, however, the intensity of your feelings will gradually lessen and become more manageable. Accepting the loss of a loved one does not mean you have forgotten them; but it will help you to put the past in perspective. Your memories will always be there to cherish, but they won't disrupt your life. Instead, you will be able to redirect your energies into other areas of your life as it is today. We are here to help you through this difficult time.



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