

What *Not* To Do When a Spouse Passes Away

In the days and weeks after losing your spouse, it's natural to want to "get things done." Before you make major changes, please call our office — we'll help you sort through what's best for your situation.

Don't Rush to Close or Move Accounts

- Avoid closing bank, investment, or retirement accounts until you've reviewed them with your financial advisor or us
- Some accounts may need to remain open temporarily for deposits or estate expenses.
- Moving or combining funds too early can create record-keeping or tax issues.

Don't Transfer or Re-title Assets on Your Own

- Even if you think an asset "belongs" to you now, wait before changing titles or ownership.
- Trust and beneficiary designations often determine who legally owns each asset — and doing it incorrectly can undo part of your estate plan.

Don't Distribute or Give Away Personal Items Yet

- Wait before gifting jewelry, furniture, collectibles, or heirlooms.
- Some items may be listed in a **Personal Property Memorandum** or addressed by your trust.
- Giving them away too soon can cause disputes or prevent proper documentation.

Don't Make Big Financial Decisions Right Away

- Hold off on major purchases, home sales, or investment changes.
- It's common to want to simplify, but many decisions are better made after you've met with your advisors and emotions have settled.
- Take time — there's rarely a need to act immediately.

Don't File Taxes or Claims Without Review

- Your CPA will help determine if estate or trust tax returns are needed.
- Filing too early or using the wrong information can lead to amended returns or missed deductions.
- Let us coordinate the timing and paperwork for you.

Don't Assume "Everything Was in the Trust"

- Even if most assets were trust-titled, some may still require probate or beneficiary verification.
- Avoid signing or submitting forms without understanding how each asset is owned.

Don't Go It Alone

- Many people try to handle everything themselves and end up overwhelmed or making avoidable mistakes.
- This process takes time, and that's okay. We're here to help with compassion and clear guidance.

 Please Reach Out Before Taking Action. You don't have to make big decisions while grieving.