

What To Do When a Spouse Passes Away

Losing your spouse is one of life's hardest moments. Our firm is here to support and guide you

Step 1: Right Away

☐ **Order certified copies of the death certificate.**

Ask for both *short* and *long* forms — you'll need them for banks, insurance, and other accounts.

☐ **Notify our office:** Email us at info@jakoblegal.com or call **954-862-1479** so we can help you review your next steps.

☐ **Contact your financial advisor and CPA.** Let them know about your spouse's passing so they can pause automatic transactions and prepare needed documentation.

Step 2: Review Trust Property

☐ **List all assets owned by the trust.**

Include bank accounts, investments, real estate, and any business interests.

☐ **Identify property not in the trust.**

Some items may still need probate — we'll help you determine which ones.

☐ **Locate any personal property memorandum.**

This may include instructions for sentimental or household items.

Step 3: Review and Allocate Assets

☐ **Meet with our firm.** Together, we'll review your trust and determine what actions are needed.

☐ **Understand your options.** Some trusts allow the surviving spouse to make certain elections or disclaimers. Make sure you **Note important time limits.** If applicable, disclaimers must be completed within **9 months** of the date of death.

Step 4: Administrative & Tax Matters

☐ **Sign a new Certificate of Trust.** This updates who is serving as trustee.

☐ You may need to obtain a new Tax ID for any new irrevocable trust shares. or to Re-title accounts or property to reflect updated ownership.

☐ **Track trust income and expenses** for future tax filings.

Step 5: Keep Your Documents Organized

☐ **Store these originals safely together:**

- Trust and amendments, Prenuptial or postnuptial agreements, Death certificates
- Contact information for your attorney, CPA, and financial advisor

☐ **Review retirement and life insurance accounts.** Confirm they are distributed correctly.

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