The Widow's First-Year Financial Checklist

Three clocks: what must happen now, what has real deadlines, and what deliberately waits.

CLOCK 1 · WEEKS 1 TO 6: STABILIZE

Miss nothing that expires. Touch nothing that is irreversible.

- [ ] Order 10 to 15 certified death certificates
- [ ] Confirm Social Security was notified (the funeral home usually reports it)
- [ ] Confirm you can cover six months of spending from accounts you control
- [ ] List his autopays from card and bank statements; move each to your name
- [ ] Locate the will, trusts, and every beneficiary designation; call the estate attorney

No investment decisions in this window. Stabilize, do not optimize.

CLOCK 2 · MONTHS 2 TO 6: THE REAL DEADLINES

The expiration dates in an affluent estate live here.

- [ ] File life insurance claims with certified death certificates
- [ ] Retitle house, vehicles, and joint accounts; update your own beneficiaries
- [ ] Get his employer plan documents in writing: option exercise windows, RSUs, deferred comp
- [ ] Decide the inherited 401(k)/IRA slowly: under 59 1/2, an inherited account keeps penalty-free access
- [ ] Ask the estate attorney about portability (Form 706 is due nine months after death)

A spousal rollover cannot be undone. Take your time with that one.

CLOCK 3 · MONTHS 6 TO 12+: DELIBERATELY WAITS

Decide with a clear head, not in month two.

- [ ] Rework the portfolio, if it needs it, with a plan on paper first
- [ ] Decide on the house (know the two-year $500,000 home-sale exclusion window)
- [ ] Decide whether to keep his advisor: fiduciary at all times? paid how, in dollars?
- [ ] Plan the first-year tax return and any Roth conversion with your CPA or planner

These decisions reward patience. None of them rewards month one.

The goal for year one: miss nothing that expires, and touch nothing that is irreversible.

Full guide: alignfinancialsolutions.com/widow-first-year-financial-checklist

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