



***Curve Ball***  
**Life Planning™**

- A PLAYBOOK -

TO REBUILD YOUR PERSONAL + FINANCIAL LIFE.

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# When life throws you a curveball, where do you turn?

Your spouse and partner died. It hurts. A lot.

You will heal. You will rise up. It will take time. There will be lots of baby steps, mostly forward, but a few backwards so don't be surprised.

Some days you have felt light, full of energy and able to tackle all that you need and want. However, some days you will want to pull the covers back over your head. And you will. And that's okay.

We want to support you on your journey from a place of knowledge rather than fear or ignorance. We have developed this workbook for you to use to help you organize your financial and personal life, since they are so intertwined.

Your brain will likely be in a fog for a while. That is normal given what you are going through. Having a place to capture your important information is critical. We hope this workbook will be that tool for you.

**We have three critical pieces of advice that we share with all of our widowed clients:**

**Settle the Estate:** taking care of this paperwork timely is important in helping you organize your affairs so you can move forward.

**Put Out Any Fires:** issues will arise that you did not expect or anticipate but must be dealt with quickly so that they don't get out of control. Each person's "fires" will be different—some big, some small, some blazing.

**Don't Make Any Major Financial Decisions for a Year:** time is your greatest ally when it comes to making decisions. It will provide clarity and perspective. It is best not to make any major moves like selling your home, moving, liquidating your investments or even jumping into another relationship too soon.

We hope you find this workbook useful. Please feel free to share it with others. Also, share with us ways it has helped you or how we can make it better for the future.

In peace and perseverance,

*Bill Paul*

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WISDOM TO HELP YOU REBUILD

**Essential advice**  
*from those who*  
**have lost a spouse**



# The basics

Before you do anything, let's stop and take a breath.

Center yourself and let's walk through this process one step at a time.

**Here's advice from those who have walked in your shoes.**

- Do not make major life decisions for a year. You need to let your life settle a bit first.
- Put out any "fires." Take care of the most important or critical decision immediately.
- Request 15-20 copies of the death certificate. You'll need more than you think.
- Know about social security and the IRS. And the outcomes and consequences of various decisions.
- Set a mantra. Remember and repeat the saying "One day at a time".
- Get a notebook. Carry it with you everywhere so you can take notes. You will be in a fog and likely to forget so much.
- Do not withdraw from life. You have many gifts and talents. Acknowledge that you are capable of building your new life.
- Find a trusted friend, family member or professional advisor. Bring them to critical meetings for another set of eyes and ears for you.
- Seek out the support of others. Many find solace in being with others who have had the same shared experience.
- Ask for help. Ask for help. Ask for help!
- Have an emotional support team. Like clergy, counselor, therapist, family and friends.
- Have a great financial support team. Like financial advisors, CPA, lawyer.
- Take time to nurture and be kind to yourself. Prayer and meditation, yoga, massage, reiki, walks in nature or a good cup of coffee or tea.
- Trust in God. Let your faith be stronger than your fear.
- Start each day with meditations and/or prayer. Focus is going to be hard but keep at it. It will get better.
- Grief knows no timeframe. So move through at your own pace and don't be surprised when your grief is triggered.
- You are not alone. Ask for help and receive the help offered.
- Grieving is normal. Your journey may not look like someone else's and that is okay. You are normal.
- Call us at 1-888-797-9009. If you need immediate assistance and don't know where else to turn, we can point you in the right direction.

A CHECKLIST TO HELP YOU REBUILD

# Essential advice *for those who* have lost a spouse



# Immediate concerns

Let's talk about things you can tackle right now.

These steps will help you organize your immediate next steps.

- Have family members, friends and employer been contacted?
- Were written wishes of the deceased reviewed?
- Has a funeral home/funeral director been engaged?
- Is the funeral service organized?
- Have burial, interment, or cremation arrangements been made?
- Has the obituary been drafted and sent to the appropriate newspapers/publishers?
- Are funeral expense payment arrangements complete?
- If deceased was a business owner, have provisions been made for the short-term continuation of the business?

NOTES:

# Getting organized

## Documents, insurance and other considerations.

Let's outline the records and formal documents you'll need.

- Have the appropriate records been gathered and organized?
  - Birth certificate
  - Marriage certificate
  - Divorce decree
  - Military service
  - Death certificate
  - Life insurance policies
  - Investment documents
  - Will and/or trust
  - Tax information
  - Employee benefits information
  
- Have appropriate advisors been contacted?
  - Attorney/lawyer
  - Accountant/tax advisor
  - Financial advisor
  - Insurance professional
  - Other(s)
  
- Have claims been filed with insurance companies?
  - Individual life insurance policies
  - Group life insurance policies
  - Employer-based life insurance policies
  - Accidental death and dismemberment policies
  - Travel insurance policies
  - Mortgage life insurance policies
  - Credit life insurance policies

NOTES:

# Getting organized (con't)

## Documents, insurance and other considerations.

Let's outline the records and formal documents you'll need.

- Have surviving spouse's insurance needs been re-evaluated?
  - Life insurance
  - Health insurance
  - Disability insurance
  - Homeowners insurance
  - Auto insurance
  - Liability insurance
  
- Have beneficiary designations been reviewed and changed as appropriate?
  
- Have other available benefits been claimed and/or agencies notified?
  - Social Security survivor's benefits
  - Social Security death benefits
  - Federal employee benefits
  - Civil service benefits
  - State government employee benefits
  - Military benefits
  - Deceased spouse employee benefits
  - Qualified retirement plan/IRA benefits
  
- Have you contacted the three major credit agencies to check what accounts are out there in the decedent name?
  - Equifax: P.O. Box 740241, Atlanta, GA 30374-0241, 1-800-685-1111
  - Experian: P.O. Box 2104, Allen, TX 75013-0949, 1-888-EXPERIAN (397-3742)
  - TransUnion - P.O. Box 1000, Chester, PA 19022, 1-800-916-8800

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# Settling the estate

Let's talk about things you can tackle right now.

These steps will help you organize your immediate next steps.

- Have the executor/administrator, trustee(s), guardians, and heirs been contacted?
- Has an attorney/lawyer and/or other advisor(s) been contacted?
- Have the appropriate records been gathered?
- Is probate necessary?
- Has a Taxpayer Identification Number (TIN) been obtained?
- Have creditors been notified?
- Have other institutions been notified?
- Have assets been distributed to heirs?
- Have appropriate tax returns been filed?

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# Retirement planning concerns

## What needs to be re-evaluated?

- Have retirement planning needs been re-evaluated?
- Have beneficiary designations for existing IRAs and retirement plans been updated as appropriate?

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# Future planning

## As the surviving spouse, let's talk about your needs.

These steps will help you with estate planning, tax planning and financial planning concerns.

- Is there an updated will/trust?
- Have advanced medical directives been prepared?
  - Durable power of attorney
  - Living will
  - Health-care proxy
- Have letters of instruction for your own final wishes been prepared?
- Does plan for estate tax need to be reviewed?
- Has a tax advisor been contacted?
- Has a change in filing status been evaluated?



# Future planning (con't)

As the surviving spouse, let's talk about your needs.

These steps will help you with estate planning, tax planning and financial planning concerns.

- Have the tax consequences of making gifts been considered?
- Has decedent's retirement plan assets (401(k), 403(b) and/or IRAs) been properly inherited for the potential for tax-advantaged growth while avoiding the impact of immediate income taxes?
- Have jointly owned assets been retitled?
  - Real estate
  - Vehicles
  - Investments
  - Bank accounts
- Has budget been re-evaluated?
  - Income sources
  - Expenses: fixed and variable
- Have other financial goals/needs been reviewed?
  - Readjustment period
  - Emergency fund
  - College
  - Other purchases
  - Vacations
- Has survivor's credit situation been discussed?
  - Obtain credit reports (Equifax, Experian, TransUnion)
  - Contact existing creditors
  - Establish separate credit if necessary

NOTES:





## When you are ready, we are here to help.

We're passionate about empowering widows with their financial future. Our Curve Ball™ Life Planning paves the way for rebuilding the financial (and personal) lives of those going through a season of loss.

Learn more at [www.whcornerstone.com](http://www.whcornerstone.com).

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