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A photograph of a sandy beach with waves in the background. A series of footprints leads from the water's edge towards the foreground.

# Finding Your Financial Footing: A checklist for widows and widowers

October 21, 2021

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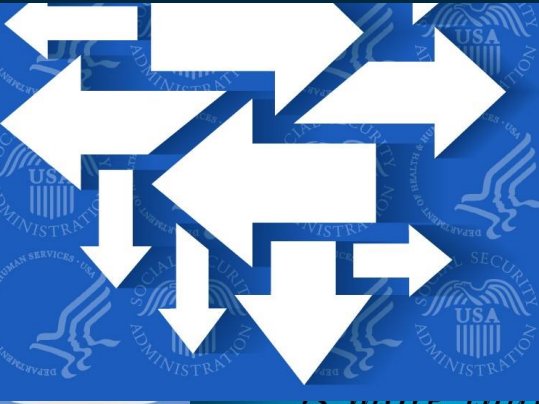


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# Presenters

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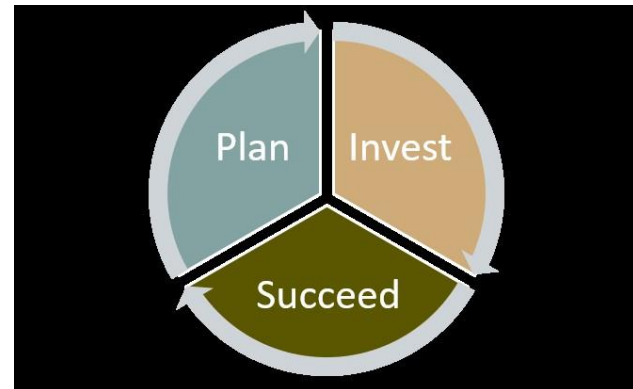
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# Agenda

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- Life expectancy for couples
- Admin tasks to address in advance
- Timeline following death
  - Soon after
  - Within a few weeks
  - Over the following months
- Long term



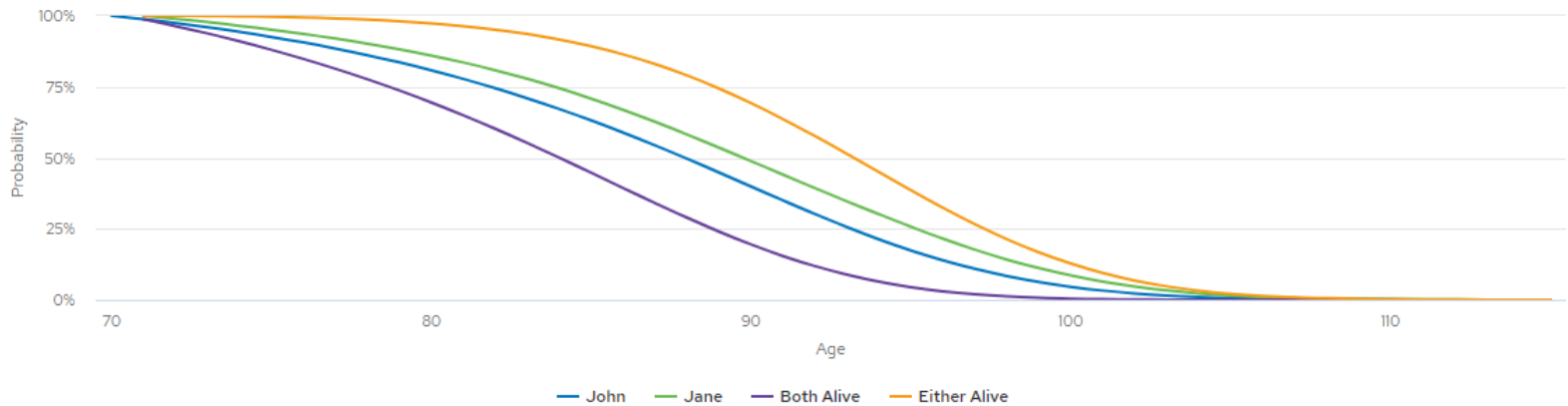


# Life Expectancy for Couples

## Life Expectancy Table

Probability Chance you will live to age shown	John Lives to Age		Jane Lives to Age		Either Live to Age		Both Live to Age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	88	82	90	84	94	87	85	79
40%	90	84	92	86	95	88	86	80
30%	93	86	95	87	97	89	88	82
20%	95	88	97	89	99	91	90	84
10%	98	90	100	92	101	93	93	86

## Life Expectancy Graph - John: Non-Smoker, Jane: Non-Smoker





# Reducing Administrative Tasks

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- Share information
- Record keeping/inventory
- Estate documents – created/updated
- Beneficiary designations
- Document access





# Timeline – Soon After Death



- Notification
  - Professional network
  - Employer
- Gather documents
- Executor vs power of atty







## Timeline – Within a Few Weeks

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- Meet with your financial advisor
- Review estate plan
- Bill payment
- Investigate account holder names
- Insurance





# Timeline – Over the following months

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- Administration of estate
  - Tax consultation
  - Credit check
  - Medical claims
- Contact social security
- Unclaimed property



## Neuroplasticity

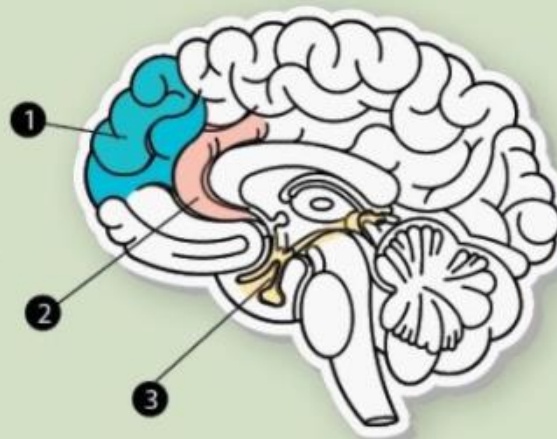
- confusion
- disorientation
- delusional

## BRAIN REGIONS AFFECTED BY GRIEF

**1** The **prefrontal cortex**, the “thinking center” of the brain, is underactive.

**2** The **anterior cingulate cortex**, the emotional regulation center of the brain, is underactive.

**3** The **amygdala**, the fear center of the brain, is overactive.





## Timeline – Long term

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- **Update your estate plan for the future**
- **Update your financial plan for the future**
- **Bereavement services**
- **Stay connected**





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- BLBB Checklist for Widows and Widowers
  - BLBB Life Planner
  - Contact

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