

Survivor Planning Checklist

10 Questions Every Couple Should Review

Use these questions as a conversation starter. The goal is not to complete another to-do list; it is to identify where your retirement plan may need better coordination before one spouse has to manage the financial household alone.

1. **If one of us dies, what happens to our Social Security income?**
Do we understand which benefit may continue and approximately how much household income could change?
2. **How much of our current household income would continue?**
Review pensions, annuities, investment income, retirement distributions and other recurring income sources.
3. **What would the survivor's tax situation look like?**
Consider the eventual move from married filing jointly to the tax rules that apply to the survivor, including the effect on retirement distributions and other taxable income.
4. **Could decisions we make today improve the survivor's future tax position?**
Examples may include Roth conversions, withdrawal sequencing, charitable strategies and the timing of income.
5. **Are our beneficiary designations and account titling current?**
Confirm retirement accounts, life insurance, annuities, trusts and other assets reflect current intentions.
6. **Are our estate-planning and incapacity documents current?**
Review wills, trusts, financial powers of attorney, health-care directives and successor decision-makers with qualified counsel.
7. **Does each spouse know where the important financial information is located?**
Accounts, passwords or access procedures, insurance policies, tax returns, estate documents and key contacts should be organized and accessible.
8. **Could each spouse manage the investments, accounts and cash flow alone?**
If one spouse handles most financial matters, identify what the other spouse would need to know and who could help.
9. **Does the surviving spouse know which professionals to contact?**
Financial advisor, CPA, estate-planning attorney, insurance professionals, trustee and other

key resources.

10. If one spouse handles most of the finances, is there a transition plan?

Introduce both spouses to the professional team, document recurring responsibilities and decide how financial management would continue.

Pay particular attention to the questions where your answer is: “I’m not sure.”

Those may be the areas where your survivor plan needs more coordination.

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