

The document titled "Financial Wellness Amid Grief" by Pacific Life Insurance Company provides guidance for surviving spouses on managing financial matters after the loss of a partner. It emphasizes the importance of gathering a support system, as grief can impair decision-making and concentration. Key immediate actions include ordering 10-15 certified copies of the death certificate, contacting pension and retirement plan administrators, applying for Social Security survivor benefits, and notifying the deceased spouse's employer for necessary paperwork. If applicable, contacting the U.S. Department of Veterans Affairs for burial benefits is also advised. The document stresses the need to file life insurance claims and consult with an estate planning attorney regarding wills and trusts.

Within the first month, it is recommended to update titles on property, inventory safety deposit boxes, consult a tax professional for tax implications, and revisit personal budgets to ensure financial sustainability. The document suggests updating estate plans within 3-6 months to reflect changes in wishes and beneficiaries, planning for extended healthcare costs, making charitable donations in the deceased's name, and considering selling unneeded items. Throughout this process, maintaining communication with a financial professional is encouraged to navigate financial responsibilities and alleviate stress. The document concludes by reminding readers that support is available from loved ones and professionals during this challenging time.