



A Widow's Journey  
*Embracing a New Tomorrow*



THE BARTOK  
PRIVATE CLIENT GROUP  
of Oppenheimer & Co. Inc.





Losing a loved one, especially a spouse, can be an emotional journey that comes with unique challenges both emotionally and financially. I can help you navigate this difficult time by reassessing your personal and financial goals. Together we can develop a plan that is right for you.







## **Stay Patient Trust the Path**

Taking the time to invest in yourself and your future will allow you to feel at ease as you enter this new chapter of your life.

As your Financial Professional, I can work with you to ensure you are gathering, reviewing and updating all the right documents and implementing a plan that will best fit your lifestyle.

### **Let's take the following steps together**





# Organization



## Death Certificate

One of the first steps to take is obtaining multiple copies of the death certificate. This will be required in order to receive benefits you may be eligible for and to transfer ownership on accounts.



## Gather, Organize and Update



Gather essential documents such as retirement accounts, insurance policies, bank accounts, and titles of property. If there are accounts that were jointly owned with your spouse it is important to update ownership, naming yourself as the primary owner.



Organize and make a list of all your billing statements, including credit cards, utilities and medical expenses.



Reach out to your spouse's employer. You may be eligible to receive benefits from life insurance policies or retirement plans that they may have contributed to.

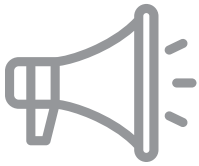


## Action



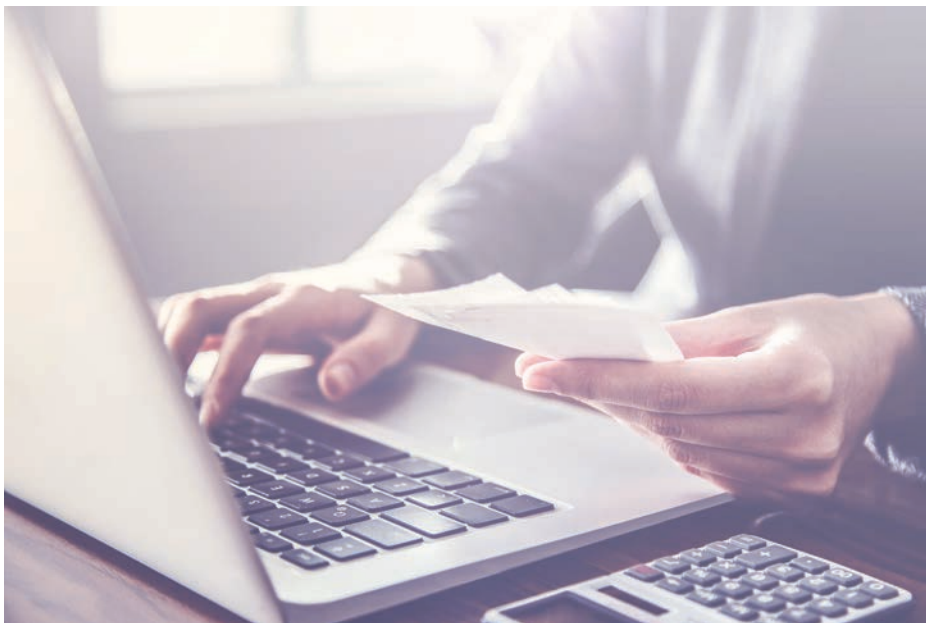
### File Claims

If your spouse owned life insurance, it is important to file with the insurance company to obtain the death benefit proceeds. This will be helpful in covering funeral costs, everyday living expenses and any unexpected bills that may arise.



### Social Security Benefits

You may be eligible to receive your spouse's Social Security benefits. This will help supplement your current income sources.



## Create a Budget

As you continue this new journey, it is important to create a budget. Review your household expenses and familiarize yourself with the finances your partner may have been responsible for.

There are different types of expenses to take into consideration:

- **Fixed** reoccur in the same increments each month such as rent, mortgage, or car payments.
- **Variable** are not always the same month to month such as utilities and groceries.
- **Periodic** can be costs associated with home improvement, vacations, or gifts.

Establishing a budget that incorporates these expenses will help guide you to a financial future that is within your control.











# Planning

Once you have gathered all the important documents and secured your finances, it is important to plan for your retirement future. What will it look like and what type of legacy would you like to leave behind?

## Your Retirement Years

It is important to update your long-term plan to reflect your new life without your partner. Consider how you would like to spend your retirement and if you will have sufficient income to maintain the lifestyle that is right for you. There are various options and solutions I can provide that will help you achieve those retirement goals.

## Your Legacy

Life events happen, and when they do your estate plan should be updated to reflect those changes. Estate plans created during your marriage should be revisited and estate planning documents should be reviewed and updated to reflect your current health and legacy objectives.



**Establish a new will or trust.**



**Update beneficiary designations on all pertinent documentation including your bank accounts, brokerage accounts, life insurance and annuity policies.**



**Create powers of attorney with new directives.**

These steps will ensure that your wishes and objectives regarding your health and legacy will be carried through.





Losing a spouse can be an emotional journey, and giving yourself time to process the situation is an important part to ensuring your wellbeing. Remember you are not alone. When you are ready, I will assist you in establishing a path that will allow you to feel more confident that your financial future will be secured.





**Please contact us with questions:**

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