





















TRANSITIONS - WIDOW/WIDOWER checklist

There's nothing one can say that can begin to describe the feelings that accompany the loss of a lifetime companion, but perhaps the simple need to make some practical decisions can help take your mind off things. The items below are the most common things that you might consider.

Prospera® Offered Services

-  Basic items you will need to get started - personal identification for yourself, Domiciliary Letter, Transfer affidavit and Estate EIN
-  Basic financial services - open individual checking and savings account; set up online services
-  Set up a monthly budget or revise current budget for individual expenses - complete Prospera Budgeting Worksheet (available in hardcopy and/or online in electronic format)
-  Determine other financial service needs - auto loan, home loan or refinance, credit card, debt consolidation, additional savings accounts such as holiday club savings and/or savings for future large purchases
-  Understand impact on credit rating - reference document *Understanding Your FICO® Score* (available in hardcopy and/or online in electronic format)
-  Review/transfer joint and spouse retirement funds to your name; set up plan for your individual investments - free financial check up with Prospera Investment Services

Other Items for Your Consideration

- | | |
|---|---|
|  Review estate and acquire legal advice on estate transfer |  Plan for living space - buying versus renting |
|  Review life insurance amount and utilization |  Review payment plan for individual debt consolidation |
|  Determine supplemental income needs |  Review auto insurance |
|  Update beneficiaries and Power of Attorney on employer and/or other forms |  Plan for tax preparation - implications of estate transfer and single filing status |
|  Plan for healthcare coverage |  Review will with legal assistance |
|  Plan for transportation |  Consider online or in-person classes for managing finances on your own |

For items not directly offered by Prospera Credit Union, please visit myprospera.com/lifestage for a list of helpful resources. (We will add additional resources and local referrals as they come to our attention. Do you know of a great resource or local referral? Let us know and we'll see if we can add it!)

Membership eligibility requirement.



Investment service options provided by Prospera Investment Services.
Securities offered through LPL Financial, Member FINRA/SIPC.
Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
------------------	---------------------------	----------------

