

## THE DEATH OF A SPOUSE: HOW LNMM CAN HELP

Grief doesn't have a timeline. When your spouse dies, everything comes to a standstill. And yet...this very private event becomes public. There are all sorts of people and issues to deal with.

The settling of an estate usually takes more than one year. And this also happens to be when families want to be left alone to deal with their loss.

We understand. For half a century, Laird Norton Wealth Management has helped its clients transition after the death of a life partner.

Often, the surviving spouse is the executor. With this comes a great deal of responsibility at a time when it is extremely difficult to think clearly or for the long term.

And that's exactly why our clients turn to us. We know what the family values, the intended legacy and the plans for the future, in addition to having all financial documents and history at the ready.

## WE LISTEN, THEN WE ACT

Most importantly, we listen. We stop the clock, and we talk to you about what you want, what you think is important. At the same time, we work closely with your attorney and accountant so that your financial interests are protected and in line with state and federal regulations. We're strategic and careful in tying up all the loose ends, including:

- Help in determining estate assets and liabilities; what must go through probate.
- Strategic thinking about which assets, if any, should be sold and when.
- Determining the most beneficial funding sources to pay the various taxes.
- If a trust has automatically been created, the most effective way to fund it.
- Explaining estate holdings and investments to the heirs and beneficiaries.
- Financial planning anew for the family, with perhaps different needs and goals.

For clients and their families, Laird Norton Wealth Management is a life enabler as well as a wealth planning firm. We act in our clients' best interest at all times – and this is especially important during times of crisis and transition. We're our clients financial partners for life.