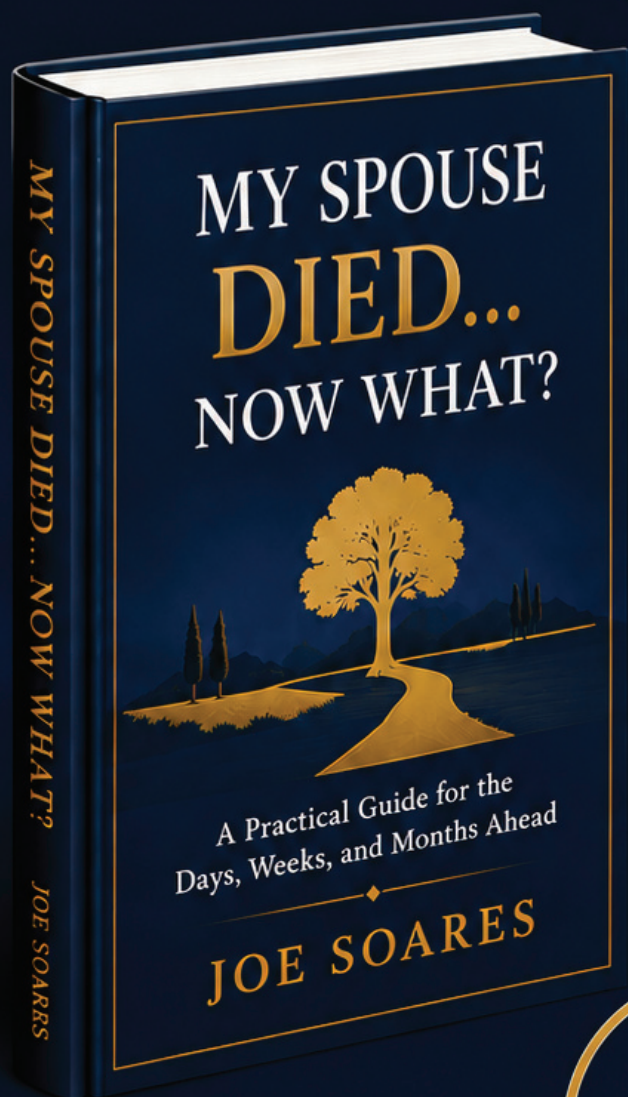


MY SPOUSE DIED... NOW WHAT?



HEALTH CARE AND FINAL WISHES RESOURCES

COMPANION RESOURCE

Supplemental Materials
for Medical, Legal, and
End-of-Life Planning



SUPPLEMENTAL COMPANION RESOURCE

For readers of My Spouse Died... Now What?

JOE SOARES

JoeSoaresMusic.com

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This Companion Resource is provided as supplemental material for readers of *My Spouse Died... Now What?*



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JOE SOARES

JoeSoaresMusic.com



QUESTIONS FOR YOUR TAX PROFESSIONAL

MEETING INFORMATION

Date: _____
Tax Professional: _____
Firm: _____
Phone: _____
Email: _____



INSTRUCTIONS: Use this worksheet to write down your questions before your meeting with your tax professional. Check the topics that apply to you and add additional questions you want to ask. Take notes on the answers provided.

1. TAX FILING & COMPLIANCE

TOPIC	MY QUESTIONS	NOTES / ANSWERS
☐ What tax returns do I need to file each year?		
☐ Are there any estimated tax payments I need to make?		
☐ What important tax deadlines should I know about?		
☐ How should I organize my tax records?		
☐ How long should I keep my tax records?		
☐ Do you recommend using tax software or a professional?		
☐ Other questions: _____		

2. DEDUCTIONS & CREDITS

TOPIC	MY QUESTIONS	NOTES / ANSWERS
☐ What deductions and credits am I eligible for?		
☐ Are there any I may be missing?		
☐ How can I maximize my deductions legally?		
☐ What records should I keep for deductions?		
☐ Other questions: _____		

3. RETIREMENT ACCOUNTS & INVESTMENTS

TOPIC	MY QUESTIONS	NOTES / ANSWERS
☐ How are my retirement withdrawals taxed?		
☐ What are the tax implications of my investments?		
☐ Should I consider a Roth conversion?		
☐ How can I minimize taxes on my retirement income?		
☐ Other questions: _____		

4. ESTATE & INHERITANCE TAXES

TOPIC	MY QUESTIONS	NOTES / ANSWERS
☐ Will my estate be subject to federal estate tax?		
☐ Does Florida have an inheritance or estate tax?		
☐ How does the portability of the federal exemption apply to me?		
☐ What strategies can reduce estate taxes?		
☐ Other questions: _____		

5. BUSINESS & SELF-EMPLOYMENT (If Applicable)

TOPIC	MY QUESTIONS	NOTES / ANSWERS
☐ What tax deductions can my business take?		
☐ How should I handle business expenses?		
☐ Do I need to make quarterly tax payments?		
☐ What retirement plans are best for my business?		
☐ Other questions: _____		

6. OTHER IMPORTANT QUESTIONS

TOPIC	MY QUESTIONS	NOTES / ANSWERS
☐		
☐		
☐		
☐		
☐		



Good planning today can lead to greater peace of mind tomorrow.



COMPANION RESOURCE
My Spouse Died... Now What?
Your Step-by-Step Guide to
Peace of Mind and Clear Next Steps



TAX DOCUMENT CHECKLIST – BLANK WORKSHEET

RECORD THE LOCATION OF IMPORTANT TAX DOCUMENTS
AND YEARLY TAX INFORMATION

ESTATE INFORMATION

Decedent: _____
Date of Death: _____
Surviving Spouse: _____
Prepared By: _____
Date Prepared: _____

INSTRUCTIONS: List the location of important tax documents, tax returns, and related records.
Include copies if available. Keep this checklist updated each year.

A. PERSONAL TAX DOCUMENTS & RECORDS

#	DOCUMENT / RECORD (Be Specific)	DESCRIPTION / PURPOSE (What It Is)	TAX YEAR(S) COVERED	LOCATION OF ORIGINAL (Safe, File, Drawer, etc.)	DIGITAL COPY? (Yes / No)	NOTES (Access Info, Password, etc.)
1	Last 3 Years Federal Tax Returns				☐ Yes ☐ No	
2	All Prior Year Tax Returns				☐ Yes ☐ No	
3	State Tax Returns				☐ Yes ☐ No	
4	W-2 Forms				☐ Yes ☐ No	
5	1099 Forms				☐ Yes ☐ No	
6	K-1 Forms				☐ Yes ☐ No	
7	Schedule C (Business Income)				☐ Yes ☐ No	
8	Schedule E (Rental Income)				☐ Yes ☐ No	
9	Schedule D (Capital Gains/Losses)				☐ Yes ☐ No	
10	Form 1040 – Current Year				☐ Yes ☐ No	
11	Estimated Tax Payment Records				☐ Yes ☐ No	
12	Other Personal Tax Documents				☐ Yes ☐ No	

B. BUSINESS, SELF-EMPLOYED & INVESTMENT TAX DOCUMENTS

13	Business Tax Returns (Federal)				☐ Yes ☐ No	
14	Business Tax Returns (State)				☐ Yes ☐ No	
15	Business Financial Statements				☐ Yes ☐ No	
16	Payroll Tax Records (941, 940, etc.)				☐ Yes ☐ No	
17	Quarterly Tax Filings				☐ Yes ☐ No	
18	Retirement Plan Tax Documents (SEP, SIMPLE, 401(k), etc.)				☐ Yes ☐ No	
19	Investment Account Statements (Dividends, Interest)				☐ Yes ☐ No	
20	Other Business / Investment Tax Documents				☐ Yes ☐ No	

TIPS

- Keep copies of the last 3 years of tax returns.
- Save all tax-related forms for at least 7 years.
- Store documents in a secure, fireproof location.
- Update this checklist annually.

SUMMARY (Page 1 of 2)

Total Items Listed on Page 1: _____
Items with Digital Copies: _____
Items Without Digital Copies: _____
Additional Pages Used: _____

“Commit thy way unto the Lord;
trust also in him; and he shall
bring it to pass.”
Psalm 37:5 (KJV)



“Well done, good and faithful servant.” Matthew 25:23 (KJV)





TAX DOCUMENT CHECKLIST – BLANK WORKSHEET

RECORD THE LOCATION OF IMPORTANT TAX DOCUMENTS
AND YEARLY TAX INFORMATION

ESTATE INFORMATION

Decedent: _____
Date of Death: _____
Surviving Spouse: _____
Prepared By: _____
Date Prepared: _____

INSTRUCTIONS: List the location of important tax documents, tax returns, and related records.
Include copies if available. Keep this checklist updated each year.

C. PROPERTY, ASSET & DEDUCTION DOCUMENTS

#	DOCUMENT / RECORD (Be Specific)	DESCRIPTION / PURPOSE (What It Is)	TAX YEAR(S) COVERED	LOCATION OF ORIGINAL (Safe, File, Drawer, etc.)	DIGITAL COPY? (Yes / No)	NOTES (Access Info, Password, etc.)
21	Real Estate Tax Statements				☐ Yes ☐ No	
22	Mortgage Interest Statements				☐ Yes ☐ No	
23	Property Purchase / Sale Records				☐ Yes ☐ No	
24	Home Improvement Receipts				☐ Yes ☐ No	
25	Investment Purchase / Sale Records				☐ Yes ☐ No	
26	Charitable Contribution Records				☐ Yes ☐ No	
27	Medical Expense Records				☐ Yes ☐ No	
28	Education Expense Records				☐ Yes ☐ No	
29	Other Deductions / Expenses				☐ Yes ☐ No	
30	Other Asset / Tax Documents				☐ Yes ☐ No	

D. TAX PROFESSIONAL & FILING INFORMATION

31	Tax Preparer / CPA Name	
32	Firm Name	
33	Address	
34	Phone Number	
35	Email Address	
36	Notes / Special Instructions	

IMPORTANT REMINDERS

- Review this list each year.
- Provide your executor or trusted family member with access to these documents.
- Inform them where originals and copies are stored.

SUMMARY (Page 2 of 2)

Total Items Listed on Page 2: _____
Items with Digital Copies: _____
Items Without Digital Copies: _____
Additional Pages Used: _____

GRAND TOTAL (Pages 1 & 2)

Total Items (Pages 1 & 2): _____
Total with Digital Copies: _____
Total without Digital Copies: _____
Total Additional Pages Used: _____



“Well done, good and faithful servant.” Matthew 25:23 (KJV)





FORM 706 PORTABILITY WORKSHEET – BLANK WORKSHEET

RECORD INFORMATION ABOUT THE DECEASED SPOUSE'S ESTATE TAX EXEMPTION & PORTABILITY ELECTION (CONTINUATION)

ESTATE INFORMATION

Decedent: _____
Date of Death: _____
Surviving Spouse: _____
Prepared By: _____
Date Prepared: _____

5. DOCUMENTS & RECORDS CHECKLIST

	YES	NO	NOT APPLICABLE	LOCATION / NOTES (Where Document is Stored)
Copy of filed Form 706 (First Spouse)	☐	☐	☐	
IRS Acceptance Letter / Date-Stamped Copy	☐	☐	☐	
Complete Calculation of DSUE Amount	☐	☐	☐	
Proof of Payment of Any Estate Tax	☐	☐	☐	
Extension Request (Form 4768) if filed	☐	☐	☐	
Correspondence with IRS	☐	☐	☐	
Attorney / CPA File Related to Estate Tax	☐	☐	☐	
Other Supporting Documents _____	☐	☐	☐	

6. SURVIVING SPOUSE PLANNING NOTES

How will the unused exemption (DSUE) be used by the surviving spouse?

Are there any estate planning documents (Wills, Trusts, etc.) that reference the DSUE amount?

☐ Yes ☐ No If Yes, list document and location: _____

Additional Notes / Instructions for Executor or Family:

KEY REMINDERS

- Portability is a valuable estate planning tool—do not overlook it.
- If the first spouse's estate is near or above the exemption amount, filing Form 706 may be important.
- Keep all records in a safe place with your estate documents.

SUMMARY (Page 2 of 2)

DSUE Amount Available: \$ _____

Portability Preserved? ☐ Yes ☐ No ☐ Unsure

All Documents Located? ☐ Yes ☐ No ☐ Some

Additional Pages Used: _____

ADDITIONAL NOTES



"Well done, good and faithful servant." Matthew 25:23 (KJV)





FORM 706 PORTABILITY WORKSHEET – BLANK WORKSHEET

RECORD INFORMATION ABOUT THE DECEASED SPOUSE'S ESTATE TAX EXEMPTION & PORTABILITY ELECTION

ESTATE INFORMATION

Decedent: _____
Date of Death: _____
Surviving Spouse: _____
Prepared By: _____
Date Prepared: _____

INSTRUCTIONS: This worksheet helps you determine whether a portability election (Form 706) was filed for the first spouse to die. Proper portability preserves any unused federal estate tax exemption for the surviving spouse. Consult with your tax advisor or estate planning attorney for guidance.

1. FIRST SPOUSE TO DIE (DECEDENT INFORMATION)

Full Name:	Date of Death:
Social Security Number:	Place of Death:
Domicile at Time of Death (City, State):	
Was the decedent a U.S. citizen at time of death?	☐ Yes ☐ No ☐ Unsure
Was the decedent a resident of the U.S. for at least 9 of the last 15 years?	☐ Yes ☐ No ☐ Unsure

2. ESTATE TAX RETURN (FORM 706) FILING INFORMATION

Was a Federal Estate Tax Return (Form 706) filed for the first spouse?	☐ Yes ☐ No ☐ Unsure
If No, was the gross estate less than the basic exclusion amount (no filing required)?	☐ Yes ☐ No ☐ Unsure
Date Form 706 was filed (if applicable):	Filed Extension? ☐ Yes ☐ No
IRS Service Center where filed:	IRS Acknowledgment Date (if known):
Gross Estate (from Form 706, Part 5): \$ _____	Total Deductions (Form 706, Part 6): \$ _____
Taxable Estate (Gross Estate minus Deductions): \$ _____	Total Estate Tax (from Form 706, Part 11): \$ _____
Was any federal estate tax actually paid? ☐ Yes ☐ No	Amount Paid: \$ _____

3. PORTABILITY ELECTION (DSUE – DECEASED SPOUSE UNUSED EXCLUSION)

Was a portability election (DSUE) made on Form 706 (to transfer unused exemption)?	☐ Yes ☐ No ☐ Unsure
If Yes, DSUE amount elected (from Form 706, Part 5, Line 10):	\$ _____
If No, explain why portability was not elected: _____	

4. UNUSED EXEMPTION SUMMARY

Federal Estate Tax Exemption Amount in Effect at Date of Death:	\$ _____
Gross Estate:	\$ _____
Taxable Estate:	\$ _____
Used Exemption Amount (Taxable Estate):	\$ _____
Unused Exemption Amount Available for Portability (DSUE):	\$ _____

"A prudent man
foreseeth the evil,
and hideth himself:
but the simple pass on,
and are punished."
Proverbs 22:3 (KJV)

IMPORTANT NOTES

- Portability must be elected on the timely filed Form 706 of the first spouse to die.
- If no Form 706 was required or filed, portability is not available.
- Keep a copy of the filed Form 706 and IRS acceptance for your records.

SUMMARY (Page 1 of 2)

Form 706 Filed: ☐ Yes ☐ No
Portability Elected: ☐ Yes ☐ No
DSUE Amount Available: \$ _____
Additional Notes: _____

TIP

Review this worksheet with your estate planning attorney or CPA to ensure portability is preserved for the surviving spouse.



"Well done, good and faithful servant." Matthew 25:23 (KJV)



ESTATE EXPENSE LEDGER

BLANK WORKSHEET

Record all estate-related expenses paid during estate administration.

ESTATE INFORMATION

Estate Name: _____

Personal Representative: _____

Date of Death: _____

Estate File #: _____

INSTRUCTIONS

Record each expense paid on behalf of the estate, whether paid from the estate account or personally by the surviving spouse or personal representative. Keep receipts and supporting records with this worksheet.

#	Date	Payee	Description	Category	Amount	Paid By	Receipt?	Reimb.?
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

NOTES

SUMMARY

Total Expenses:

Total Reimbursed:

Outstanding Reimbursements:

"The thoughts of the diligent tend only to plenteousness."

Proverbs 21:5 (KJV)



FLORIDA DEPARTMENT OF REVENUE

AFFIDAVIT OF NO FLORIDA ESTATE TAX DUE

DR-312

I, **Helen Carter**, surviving spouse of the decedent **William “Bill” Carter**, do hereby declare the following:

- 1 The decedent, **William “Bill” Carter**, died on **May 7, 2025**, and was a resident of Lake County, Florida at the time of death.
- 2 The decedent’s estate is not subject to the Florida estate tax because:
 - The estate value does not meet the threshold requiring a federal estate tax return (Form 706) to be filed with the Internal Revenue Service.
 - Therefore, no Florida estate tax is due.
- 3 This affidavit is made in compliance with Chapter 198 of the Florida Statutes for the purpose of obtaining a release of Florida estate tax lien on the property located at:

**1457 Magnolia Pointe Drive
Leesburg, Florida 34748**

Legal Description:

Lot 47, of MAGNOLIA POINTE, according to the plat thereof, as recorded in Plat Book 72, Pages 10 through 13, of the Public Records of Lake County, Florida.

- 4 I understand that this affidavit is given under oath and that any false statement contained herein may be punishable as provided by law.

Dated this 21st day of May, 2025.

Helen Carter

Helen Carter

STATE OF FLORIDA)
COUNTY OF LAKE)

The foregoing instrument was acknowledged before me by means of

☒ physical presence ☐ online notarization, this 21st day of May, 2025,
by **Helen Carter**, who is personally known to me or who has produced
Florida Driver’s License as identification.



JENNIFER L. MORGAN
Notary Public, State of Florida
Commission # HH 327891
My Commission Expires
January 15, 2029

Notary Public, State of Florida

My Commission Expires: January 15, 2029



THIS AFFIDAVIT IS FOR RECORDING PURPOSES ONLY.
Retain a copy for your records.

**CHAPTER 198
FLORIDA STATUTES**