

## **Post-Divorce Checklist**

1. **Complete any Title Transfers on Assets** (preferably before divorce is finalized)
  - 1.1. Residence Ownership
  - 1.2. Other Real Estate Ownership
  - 1.3. Automobiles
  - 1.4. Stock or Equity Rights in a Business or Investment (get original certificates)
  - 1.5. Brokerage Accounts
  - 1.6. Life Insurance (ex-spouse owns policy)
  
2. **Terminate Joint Liabilities**
  - 2.1. Credit Cards
  - 2.2. Lines of Credit
  - 2.3. Personal Guarantees of Ex-Spouse's Liabilities (business interest)
  - 2.4. Mortgages (may not be permitted by the terms)
  - 2.5. Utilities
  
3. **Terminate Joint Accounts** (change direct deposits to these accounts, for example)
  - 3.1. Banking (Checking, savings, etc.)
  - 3.2. Brokerage
  - 3.3. Safety Deposit Boxes
  - 3.4. Terminate Automatic Withdrawals (to ex-spouse's account or benefit)
  
4. **Remove Permitted Access or Signing Authority by an Ex-Spouse**
  - 4.1. Personal Banking (checking, savings, etc.)
  - 4.2. Business Payroll Service
  - 4.3. Business Checking Accounts
  - 4.4. Personal Brokerage Accounts
  
5. **Do a Change of Address for:** (Notice to Post Office and Notice to Each Party)
  - 5.1. IRS (tax returns, audits, etc.): Use IRS Form 8822
  - 5.2. Employers
  - 5.3. Creditor, Bank, Brokerage, and Similar Mailings
  - 5.4. All Insurance Companies
  - 5.5. Drivers License
  - 5.6. Passport
  - 5.7. Military and Veterans Benefits
  
6. **Redo All Estate Planning Documents** (to the extent that an ex-spouse is named)
  - 6.1. Will (especially if revoked by divorce under state law)
  - 6.2. Revocable Trust(s)
  - 6.3. Medical Directive or Healthcare Power of Attorney
  - 6.4. General Power of Attorney
  - 6.5. Decide whether to Retain Irrevocable Insurance Trusts which name Spouse and Beneficiary

6.6. If your relatives have named your ex-spouse in their documents, Alert them of the need to make changes

**7. Enter a Modification for any Employee Benefit Cafeteria Plan**

**8. Make Changes in Personal or Employer-Based Insurance Coverage that names Ex-Spouse (if permitted by Divorce Decree)**

- 8.1. Life Insurance
- 8.2. Health Insurance
- 8.3. Long-Term Care Instructions
- 8.4. Disability Insurance
- 8.5. Property and Casualty (auto, home, umbrella)

**9. Change Access Codes and Passwords**

- 9.1. Web-based Access Accounts (bank, brokerage)
- 9.2. Credit, Debit, and ATM Cards
- 9.3. Frequent Flyer Accounts
- 9.4. Email Accounts
- 9.5. Personal Safe

**10. Take back keys, Change the Locks to and Change the Location of any Hidden Keys**

- 10.1. Personal Home
- 10.2. Studio Apartments
- 10.3. Vacation Home
- 10.4. Office
- 10.5. Personal Safe
- 10.6. Mailbox
- 10.7. Rental Properties
- 10.8. Vehicles

**11. Obtain Signature of Ex-Spouse**

- 11.1. Resigning an Officer or Director of any Business
- 11.2. Signing over any Life Insurance, Long Term Care, Disability or Other Insurance
- 11.3. To Permit any Continued Military or VA Benefits
- 11.4. Relinquishment of any Rights to a Family Burial Plot

**12. Notify Children's School of Court-Ordered Custodial Arrangements**

**13. Create any Required Funding Arrangements under Divorce Decree (new trust)**