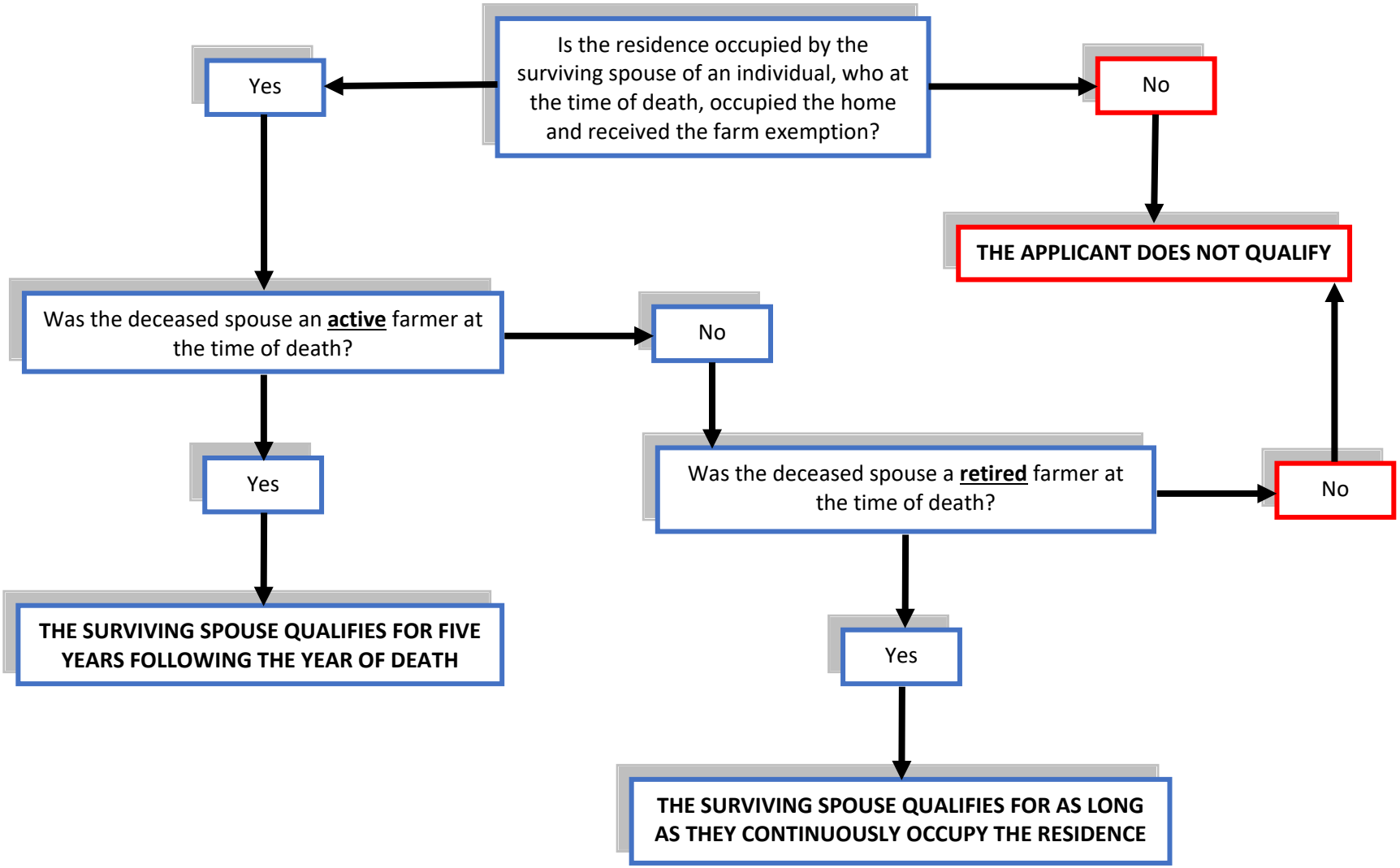Surviving Spouse Flow Chart