

STEPS TO TAKE AFTER THE DEATH OF A RETIREE

Someday you are going to die! Like it or not, no mortal has ever beaten death.

Unfortunately there is no single checklist that your spouse/survivor can use to get someone through this ordeal. Each death and each estate is as different as each individual. It is understood that the death of a loved one is one of the most traumatic experiences of a human's existence. Undoubtedly, if you could, you would do anything to reduce that trauma for your spouse. Since you will not be there to comfort your spouse, shouldn't you take steps now, while you are still alive, to reduce that trauma?

The first step is to talk to your spouse about the possibility of death. Make a will, and keep it updated. Make a "Living Will" or durable power of attorney so you both know what the other's thoughts are before the trauma of a terminal illness.

You will need to assure a source of funds for your survivor during the period from your death until the various agencies start their payments. Remember, you must return any Social Security or USAF checks received after the date of death. Is your AF Form 1265, assignment of pay arrears, up to date?

You know that the collection of the necessary forms, getting the required information, filling out the forms, getting them notarized, mailed, etc. takes a lot of time and effort. Add to that time lag the time for the wheels of the bureaucracies to move through the receipt, review, acceptance, approval, and final check writing. Again, remember that the deceased's retirement pay and Social Security stops with the death. This will mean your survivor should have an availability of funds to cover a period of 30 to 90 days. Funds to cover the every day requirements of housing, food, transportation, paying bills, etc. Think of how your survivor will be able to best handle this, maybe a joint account, or a trust, or some other arrangement. Don't add the trauma of lack of funds to the already crushing trauma of your death.

There are a few things that you can do **NOW** to help your survivor, executor, or personal representative. The biggest problem is the whereabouts of critical papers and your assets. So, **TODAY**, before it becomes a panic situation, you should have the following documents gathered in one place. **TELL YOUR SPOUSE WHERE THAT PLACE IS.**

Better yet, show her what the various forms look like. And, while you have the forms in your hands, take your DD214 and your retirement orders down to the County Clerk's office and have them registered. Then make a note of the numbers and date of registration in your address book. Remember you and your spouse may die together. So tell your children/executor and send them copies of your Living Wills.

We know you have seen this list many times before. The question is "has your spouse seen these items?" Can she/he recognize them?

| ITEM | USED FOR |
|--|----------------------|
| Living will or Durable Power of Attorney | Prior to death |
| Your last will and testament. | Probate |
| The marriage certificates for each of your, and your spouse's marriages. | VA; SS; ID; INS; SBP |
| Divorce decrees, for you and your spouse. | VA; SS; ID; SBP |
| The birth certificates for you and each of your dependents, including any adopted. | VA; SS; ID; SBP |
| Adoption decrees. | VA; SS; ID; SBP |
| Change of name judgments for you and each of your dependents. | VA; SS; INS |
| Social Security numbers for you and each of your dependents. | VA; SS; ID; SBP |
| Retirement orders. | SS; ID |
| Report of separation (DD Form 214) for each tour of duty. | VA; SS |
| Location of your cemetery lot and any prepaid funeral arrangements. | Burial |
| A list of all your insurance policies | INS |
| A list of all your financial institutions | Probate |
| A list of your financial account numbers | Probate |
| A list of all your credit cards. | Probate |
| A list of your creditors | Probate |
| A list of your accounts receivable | Probate |
| A list of the locations of the financial instruments. | Probate |
| A list of "Where is it?" | Probate |

When your survivor/executor starts to inventory your estate's assets, or needs a certain document, he/she will need to know what those items are and where they are located. Are the items in the safety deposit box, or are they in the desk drawer, or are they in the shoe box in the hall closet, or are they in the file, or in the dresser drawer, or hidden under the mattress, or with your lawyer, or with your friend, oh-well, you get the idea.

- Where are the above documents?
- Where is your checkbook/passbook?
- Where are the keys/combination to your car/house/safety deposit boxes/safes/etc.?
- Where are your insurance policies?
- Where are your stock certificates?
- Where is your will & memorandum?
- Where is your mortgage/promissory notes/etc.?
- Where is your house inventory?
- Where are the high priced items of your inventory?
- Where are your income tax records?
- Where are your paid/unpaid bills?
- Where are the titles to your house/vehicles/business?
- Where are your business records?
- Where are your credit cards?
- Where are the rest of your assets?
- Where/what are the passwords for your computer(s)?
- What computer programs hold the information listed above?

We have had many inquiries on "What do I do when a retiree, or his dependent, dies". Many times these requests come from "a neighbor" or "a friend". In their compassion for the trauma of the survivor, these friends/neighbors want to help ease the pain by taking care of some of the painful decisions for "the poor darling". However, if you are a neighbor or a friend, there is not a lot you can do, other than be there for the survivor.

Don't wait for him/her to call you, you call him/her. Do his/her shopping, make him/her meals, take care of the dog/cat, mow the lawn. But most important, talk to him/her. Legally you can only assist the widow/er in carrying out his decisions and assist in the various notifications required. Remember, a neighbor or a friend does not have the legal authority to make any decisions. On the other hand, the survivor has many decisions to make, some immediately, some whenever it is convenient. It has been strongly recommended that the survivor delay any major decisions, if possible, until the initial grieving process is over. Many a survivor has jumped into decisions that they later regretted.

Remember, the actual disposition of the estate is subject to the probate laws of the state. Individuals can not take actions, other than to preserve the assets of the deceased, without the court's permission. This is usually conducted through the use of a court appointed executor or personal representative. Any actions taken without the authority of the court can result in a personal liability for that individual.

Upon the death of the retiree, or his dependent, there are a few decisions and actions that must be taken within a short period of time. Most of the remaining decisions can and should be put off until such time as the survivor has had time to come to grips with his/her grief.

The items listed below are representative of those decisions/notifications that must be made as soon as possible after the death.

1. Make a decision on organ donation.
2. Make funeral arrangements. (Have they already been made?) You may need: Date/place of birth; Father's name; Mother's maiden name; date/place of death; etc.

NOTE: The funeral director will usually handle the following:

- Attending chaplain.
- Availability of military honors/flag.
- Obituary notice in the local paper.
- Shipment of remains.
- Contact the Casualty Assistance Office.
- Procuring the death certificates. (see below)
- Provide a certified death certificate for VA
- Fill out the VA forms for burial/headstone/burial allowance.
- Burial in VA cemetery.
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If the funeral director does not do this, see VA below. This takes time so do it early.

If the death occurred in a government medical facility, contact the nearest base Mortuary Officer. The government will pay for the movement of the body from the medical facility to a funeral home and to the cemetery. The Mortuary Office will also provide the flag and any military honors, within their capability.

3. Notify the military service of the death.

Your first notification should be to the Casualty Assistance Offices at any military base. This office can provide assistance to the widow/er on many of the requirements for notification. They stock the necessary forms and are experts in filling them out. This office also handles the VGLI & SGLI insurance claims. They also handle the official notification which triggers the spouse's SBP payments, or the cancellation of SBP premium.

AIR FORCE PERSONNEL:

If not the nearest military facility's Casualty Assistance Office then: USAF at AFMPC 1-800-558-1408 (Normal Hours) or 1-800-433-0048 (After Hours).

ARMY PERSONNEL

If not the nearest military facility's Casualty Assistance Office then: US ARMY Personnel HQ 1-800-321-1080 or 703-325-7990 collect.

NAVAL PERSONNEL:

If not the nearest military facility's Casualty Assistance Office then: US NAVY
Personnel HQ 1-800-255-8950 (Retiree Support Division)
Marine Corps 1-800-645-2024
Coast Guard 1-800-424-7950

Turn in the deceased's ID card and procure new ID card for surviving spouse. Change DEERS status as required.

File for SS benefits.

The nearest Social Security office can be contacted at 1-800-772-1213. You may do everything by phone/mail or make an appointment to see your local representative.

- need birth certificates
- Social Security Numbers
- Marriage certificates
- Death certificate
- DD Form 214
- Retirement orders
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File for VA benefits.

For the phone number of the nearest Veterans Services Office look in the phone book under the COUNTY listings, or call 1-800-827-1000 for automatic routing to nearest Regional Office.

All VA offices will handle:

- Burial in national cemetery
- Headstone
- Burial allowance
- NSLI insurance claims
- DIC

Need DD Form 214

- Certified death certificate
- Marriage license
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File for any other pension/profit sharing plan.**Notify friends and relatives.**

Petition the Probate court for appointment of an executor and probate of the will.
If your bank accounts/car/house/stocks/etc. are in JOINT TENANCY, WITH RIGHT OF SURVIVOR, these accounts can be transferred to your name with the presentation of a death certificate and proof of who you are. There may be some forms to fill out.

However, under the joint tenancy, the account/assets automatically transfer to the survivor upon the death of the joint owner. This transfer does not go through the probate courts.

Most of the remainder of the necessary actions are reserved for the family and the executor/person representative of the estate. If you need more information on the duties of an executor, I would suggest you contact your local library (there are several good books on the subject). For the real thing, obtain competent legal advice.

You can assist in the expeditious handling of the estate by collecting and safeguarding the assets of the deceased. In that vein, the following are suggestions of such actions.

Death certificates: You will need a minimum of 10 copies of the certified death certificate. In addition, you may need additional copies for each of the following, depending upon the individual filing requirements.

- Paying Finance Office
- Veteran's Administration
- Social Security Administration
- Probate court
- Administrator/ executor/personal representative
- Each military ID card of survivors.
- Each insurance policy
- Each insurance agent
- Each accountant/tax accountant
- Each bank account (savings or banking)
- Each IRA or other retirement account
- Each bank vault/safety deposit box
- Each vehicle title to be transferred
- Each piece of real property
- Each investment broker
- Each stock/bond certificate
- Each employer
- Each retirement payer/pension/profit sharing plan.
- Each mortgagor
- Each tax return due on the deceased
- Each HMO or health plan
- Collect and identify all the keys/combinations for the real property, the vehicles, the safety deposit boxes.
- Determine the computer pass words.
- Print out those files that contain asset information.
- Collect all the outstanding bills in one place.
- Pay those that are for joint tenancy assets. (see above)
- Collect all the bank/brokerage/other statements
- Collect/list all the insurance policies pertaining to the deceased. Also note any policies of the survivor that need to have beneficiaries changed.

Remember, in general terms, the family is responsible for those decisions that pertain to the health and burial of the deceased. Most financial matters are the responsibility of the executor. In general the executor's duties are:

- Identify, collect, safeguard the estate's assets
- Pay all necessary taxes and fees.
- Pay deceased's just debts.
- Distribute the estate's assets in accordance with the deceased's will or the applicable state and federal laws.
- File a final accounting with the Probate Court.