

## Personal Affairs Checklist

We at RAO continue to see occasional sad situations when Thai widows come into our office for assistance after their retired military husbands pass on. These ladies, in addition to dealing with grief, have abruptly lost a main source of income. We often cannot help them because they know nothing of your financial affairs and even less of how our systems work. Many of these ladies are much younger and will live for years past your demise. Please think about this, as unpleasant as it may be to contemplate your passing, and organize your affairs accordingly. I borrowed a checklist from the USN Retiree Newsletter (Shift Colors) to aid you in this process. Once you do this, give a copy to your spouse for safekeeping.

This checklist is designed to provide retirees and their loved ones with some help in preparing for the future. The checklist is not all-inclusive and should be used with other estate planning tools.

### 1. Create a military file.

Retirement orders

DD 214

Separation papers

Medical records

### 2. Create a military retired pay file.

Claim number of any pending VA claims

Address of the VA office being used

List of current deductions from benefits

Name, relationship and address of beneficiary of unpaid retired pay at the time of death

Address and phone number for DFAS:

Defense Finance and Accounting Service

U S Military Retirement Pay

Post Office Box 7130

London, KY 40742 7130

(800) 321-1080 option #3 (for deceased members)

3. Create an annuities file, to include:

Information about the Survivor Benefit Plan (SBP)

(Additional information regarding SBP annuity claims can be obtained from DFAS Cleveland Center office at 1-800-321-1080 .)

Reserve Component Survivor Benefit Plan (RCSBP)

Retired Serviceman's Family Protection Plan (RSFPP)

Civil Service annuity

4. Create a personal document file.

Marriage Records

Divorce decree

Adoptions and naturalization papers

5. Create an income tax file.

Copies of state and federal income tax returns

6. Create a property tax file.

Copies of tax bills

Deeds and any other related information.

7. Create an insurance policy file.

Life Insurance

Property, accident, liability insurance

Hospitalization/Medical Insurance

8. Maintain a listing of banking and credit information, in a secure location.

Bank account numbers

Location of all deposit boxes

Savings bond information

\_\_\_ Stocks, bonds and any securities owned

\_\_\_ Credit card account numbers and mailing addresses

9. Maintain a membership listing of all associations and organizations.

\_\_\_ Organization names and phone numbers

\_\_\_ Membership fee information

10. Maintain a list of all friends and business associates.

\_\_\_ Include names, addresses and phone numbers

11. Hold discussions with your next of kin about your wishes for burial and funeral services. At a minimum the discussion should include cemetery location and type of burial (ground, cremation or burial at sea). This knowledge may assist your next of kin to carry out all of your desires.

12. You could also pre-arrange your funeral services via your local funeral home. Many states will allow you to pre-pay for services.

13. Once your decisions have been made and you are comfortable with them, have a will drawn up outlining specifics.

14. Ensure that your will and all other sensitive documents are maintained in a secure location known by your loved ones.

### **Organizations to be notified in the event of a retiree death:**

1. Defense Finance and Accounting Service, London, KY

(800) 321-1080

2. Social Security Administration (for death benefits)

(800) 772-1213

3. Department of Veterans Affairs (if applicable)

(800) 827-1000

4. Office of Personnel Management (OPM)

(724) 794-8690

5. Any fraternal group that you have membership with: e.g., MOAA, FRA, NCOA, VFW, AL, TREA

6. Any previous employers that provide pension or benefits.

SOURCE: Shift Colors, USN Retiree Newsletter, <http://www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/Documents/Shift%20Colors%20Spring%202013.pdf>