

Retiree Check List – For Survivors

The “Shift Colors” provide a checklist annually for retirees and their beneficiaries. This checklist is designed to equip you and your loved ones with knowledge and information that may prove helpful. While it may be impossible to truly prepare for the overwhelming emotions and dilemmas that arise with the loss of a loved one, it does help when most of the below issues have been put into place.

Create a military file that includes your retirement orders, separation papers, medical records, etc. Make sure your spouse knows the location and telephone number of the nearest installation.

Create a military retired pay file that includes the pertinent information for DFAS.

A good reference: Retired Activities Section for each branch of the service, and contact information are contained in publications such as US Army – “Army Echo”, USMC – “Semper Fidelis”, US Navy “Shift Colors, US Air Force – “Afterburner”, US Coastguard – NOAA Retirees Newsletter, “Semper Paratus”. Keep the most 2 or 3 recent copies for reference. This file should also include the number of any VA claim still pending and the address of the VA office being used; a list of deductions currently being made from benefits; and the name, relationship and address of the person you have made the beneficiary of any unpaid retired pay at the time of death.

Create an annuities file. This file should have information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP) or the Retired Serviceman’s Family Protection Plan (RSFPP), Civil Service annuity, etc. Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland office at 1-800-321-1080.

Create a personal document file that has copies of marriage certificates, divorce decrees, adoption and naturalization papers.

Create an income tax file. Include copies of your state and federal income tax returns.

Create a property tax file. Include copies of tax bills, deeds and any other related information.

Create an insurance policy file. Include life, property, accident, liability and hospitalization policies.

In a secure location, **maintain a list of all bank accounts** (joint or individual). Include location of all deposit boxes, savings bonds, stocks, bonds and any securities owned.

In a secure location, **maintain a list of all charge accounts and credit cards.** Include account numbers and mailing addresses.

Maintain a list of all associations and organizations of which you are a member. Some of them could be helpful to your spouse.

Maintain a list of all friends and business associates who may be helpful. Include name, address and phone numbers.

Spend time with your spouse discussing your plans with respect to the type and place of your funeral service. You should decide which cemetery, whether ground burial, or cremation, etc. If your spouse knows your desires, it will resolve some of the questions that might arise at a later date.

Visit a local funeral home and pre-arrange your services. Many states will allow you to pre-pay for services.

Investigate the decisions that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning the Office of Medical and Dental Affairs-Mortuary Affairs Division at 888-647-6676, option 4.

Make a living will for your family to know your wishes.

Once your decisions have been made and you are comfortable with them, **have a will drawn up** outlining all your wishes.

Insure that your will and all other **official documents are maintained in a secure location** known by your loved ones. This includes all of your **DD214’s or Retirement Orders.**

When all the decision-making and documenting is completed, **sit back and continue to enjoy life.**

Who should be notified in the event of my death?

1. Defense Finance and Accounting Service – 800-321-1080 or 216-522-5955/800-269-5170.
2. Social Security Administration (for death benefits) – 800-772-1213.
3. Department of Veterans Affairs (if applicable) – 800-827-1000
4. Office of Personnel and Management (OPM) (if applicable) 724-794-8690.

5. Any fraternal group that you have membership with: e.g., MOOA, FRA, NCOA, VFW, AL, TREA.
6. Any previous employers that provide pension or benefits.
7. Burial at Sea information – 888-647-6676 option 4.

The above information is not all-inclusive and should be used with other estate planning tools to lessen trauma to your loved ones.

Please know that this is a basic military checklist. You should include in your package all civilian related information not cited above that would assist your beneficiaries in carrying out your last will.

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