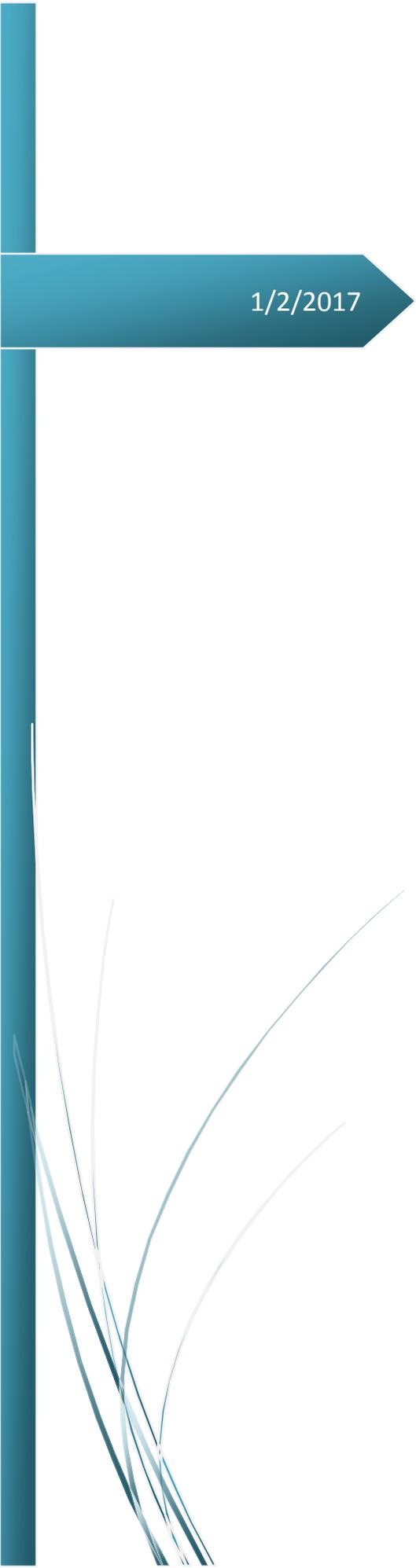




1/2/2017

Military Retiree Survivor's Guide



Fort Leavenworth, Kansas

Bottom Line Up Front

This guide is designed to assist the Survivor in settling the retiree's affairs.

We in the Army like to use the concept "Bottom Line Up Front" (BLUF) in our writing styles. So, here is my BLUF.

1. Prior to the death, preplan with family as much as possible. Keep them involved. Work through the funeral, burial, finances, etc.
2. Before your death or the retiree's death, ask someone you trust to assist as the "volunteer" Survival Assistance Officer (SAO). 
3. Pre-select the funeral home you want to handle the funeral. They are THE MAJOR PLAYER who essentially takes over coordinating things immediately after the death. They are the major player no matter where you want to be buried.
5. The family will have a short grace period after the funeral, waiting on the death certificates. The certificates will arrive in 2-5 weeks. During this period they will need to collect and organize key documents which will require a death certificate (e.g., wills, trusts, finances, name changes, military finances, SGLI matters, etc.)
6. The more info the individual can provide prior to death about his or her wishes the better the family can insure the wishes are carried out. E.g., obituary write up, wake, funeral, and burial wishes, etc.
7. As the Volunteer SAO, it time consuming to visit Casualty Assistance Office  funeral homes, financial offices, etc. Once the death certificates are received, then make a workable schedule that accounts for all the time constraints. Follow your schedule; you don't want to drag things out.

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Military Retiree Death Notifications

Reporting the retiree's death. When a retiree dies it is important to report the retiree's death to Defense Finance and Accounting Services (DFAS) as soon as possible. Any regular retired pay received after the retiree's death will be reclaimed by DFAS. You can report the death by completing a "Notification of Death Fast Form" online at <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html>. Upon notification, DFAS will stop monthly payments to prevent any overpayment. If you cannot complete the "Notification of Death Fast Form", call DFAS at 1-800-321-1080 (ensure you have the decedent's and your personal information handy when you call).

Within two weeks after reporting the death you should receive a letter from DFAS along with a SF 1174 (Claim for Unpaid Compensation of Deceased Member of the Uniformed Service) and DD Form 2656-7 (Verification of Annuity) account forms and instructions (if the decedent participated in the Survivor Benefit Program). Complete the forms you received with your letter and return them to the address indicated in the letter along with a certified copy of the retiree's death certificate. If you need additional assistance contact the Fort Leavenworth Casualty Assistance Center at (913) 684-3557. If the retiree was retired from a service other than the Army, contact the applicable service casualty assistance office.

Service casualty assistance offices are listed below:

Fort Leavenworth Casualty Assistance Center at (913) 684-3557

Army Casualty 1-800-626-3317

Air Force – (757) 764-5231 / 1-800-433-0048

Marine Corps – (703) 784-9512 / 1-800-847-1597

Navy – 901-874-2501 / 1-800-368-3202

Coast Guard – (757) 686- 4032

Who should be notified in the event of my death?

Defense Finance and Accounting Service - 800-321-1080 or 216-522-5955/800-269-5170.

Social Security Administration (for death benefits) - 800-772-1213

Department of Veterans Affairs (if applicable) - 800-827-1000

Office of Personnel and Management (OPM) (for Federal Employees) - 888-767-6738

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

Any previous employers that provide pension or benefits.

Contact information for retiree services.

 Defense Finance and Accounting Service U S Military Retirement Pay Post Office Box 7130 London, KY 40742 7130 800-321-1080 or (216) 522-5955/800-269-5170 (for deceased members)	Department of Navy Retired Activities Branch OPNAV N170C 5720 Integrity Drive Millington, TN 38055-6620 866-827-5672
U.S. Army Army Retirement Services Office 251 18th Street South Suite 210 Arlington, VA 22202-3531 703-571-7232 	U.S. Air Force AFPC/DPFFF 550 C Street W JBSA-Randolph, TX 78150 800-525-0102



General Steps You Should Take

1 GATHER INFORMATION

Original Will. This may be located with the decedent's personal belongings, in a safe deposit box or with the attorney who prepared the will. It's recommended you have copies of the will for yourself and other family members to potentially alleviate any misunderstandings.

Death Certificate. Request certified copies of the death certificate from your funeral director or county health department. A simple estate may require only 5-10 certified copies, while a complex estate may require 15 or more. One way to limit the cost is to ask the institution to return the original certified copy after they have viewed and documented the certified copy in their system(s). If you are serving as the administrator, executor or personal representative for the estate, consider the following when requesting death certificates:

- ❖ How many accounts and institutions did the decedent have assets with individually or jointly? Companies and financial institutions generally require certified copies of the death certificate to settle accounts.
- ❖ What types of property did the decedent own? For example, determine if the decedent owned land, home(s), vehicle(s) or investments and then determine if the property has a clear title or lien. In the case of a lien, ask each financial institution if they will accept a regular copy or require a certified copy of the death certificate.
- ❖ Did the decedent have life insurance policies or annuities? Determine the requirement for each separate financial institution.

Social Security Numbers (SSN). Locate the social security numbers for the decedent, spouse and dependent children.

Driver's License Number.

Passport Number (if applicable).

Marriage Certificate. Available from the county clerk where the marriage license was issued.

Divorce Decree. Locate the divorce decree if applying for benefits as a divorced spouse.

Birth Certificate. Request certified copies from the public records office for the state or county where the individual was born.

Member Numbers. Locate member numbers of any memberships in professional, fraternal or military organizations.

Military Discharge Papers. If the decedent was a veteran, you will need a copy of the decedent's DD Form 214 (Report of Separation). To request a copy contact the National Archives at (314) 801-0800. Also, the Courthouse in the city in which the service member retired may have a copy.

VA Claim Number. To file a claim for VA benefits, use the veteran's VA claim number. Contact U.S. Department of Veterans Affairs at (800) 827-1000.

2 INFORM IMPORTANT AGENCIES

File Income Tax Returns. Be prepared to possibly file federal, state and local income tax returns for the decedent for the year in which your loved one died; enlist the aid of a tax preparer to help with this task if necessary.

Inform Credit Reporting Agencies. Be sure to inform all three consumer reporting agencies of the death and send each a certified copy of the death certificate. They will add a "deceased" indicator to the credit file that acts as a credit freeze to ideally prevent anyone from opening a new account in the decedent's name.

(800) 685-1111 | equifax.com

(888) 397-3742 | experian.com

(800) 888-4213 | transunion.com

Inform Auto, Home, Life and/or Health Insurance Companies. Accounts will need to be closed or updated.

Contact Banks/Credit Unions. Provide death certificate and review any savings and checking accounts at banks and credit unions. Check for insurance coverage on loans

and stop any automatic deposits/withdrawals if necessary. You may need to open an account in your name if you do not already have one.

3 CLAIM BENEFITS

Employment Benefits. You may be entitled to government, employment or other insurance benefits. To determine whether you are eligible, contact the following: Social Security Administration (SSA) at (800) 772-1213 or ssa.gov.

The Decedent's Employers (Current and former). Ask about unpaid salary, accrued vacation or sick time, potential group life insurance, pension or other benefits.

U.S. Office of Personnel Management (OPM). (If the decedent was employed by or retired from civil service, ask about potential benefits.) (202) 606-1800 or opm.gov

Fraternal Organizations & Other Member Groups/Creditors.

Auto, Home, Life or Health Insurance Companies.

4 PROTECT YOURSELF FROM FRAUD

Fraud and identity theft may be the last thing on your mind as you deal with the loss of a loved one – and thieves are counting on this. Be mindful of receiving any unusual bills or an increased number of solicitations for credit card or loan offers – accounts bearing the “deceased” indicator are not deleted until after one year, according to Experian. And while it may be impossible to think that there are actually thieves who prey on the identity of deceased persons, this has become a growing problem in the United States. So, maintain extra vigilance.

Documents You Will Need

Because some situations require action within 60 days of passing, please contact us as soon as possible. Based on the accounts your loved one has with us, you can send the appropriate documents by fax or mail.

Insurance	What You'll Need
Auto, Property or Umbrella Insurance	
<ul style="list-style-type: none"> ▪ Widow or Widower 	Nothing
<ul style="list-style-type: none"> ▪ All Other Beneficiaries 	<ul style="list-style-type: none"> ▪ Death Certificate ▪ Copy of the Will
Life Insurance	Death Certificate

Banking	What You'll Need
Individual Deposit Account Examples: checking, savings, CD	<ul style="list-style-type: none"> ▪ Death Certificate ▪ <u>Court-Appointed Representative of the Estate</u> ▪ <u>Letter of Instruction</u>
Individual Deposit Account With <u>POD</u>	<ul style="list-style-type: none"> ▪ Death Certificate ▪ <u>Letter of Instruction</u>
Joint Deposit Account	<ul style="list-style-type: none"> ▪ Death Certificate ▪ Letter of Instructions
Individual Credit Card	Nothing
Joint Credit Card	Nothing
Individual Loan	<ul style="list-style-type: none"> ▪ Death Certificate ▪ <u>Court-Appointed Representative of the Estate</u>

Joint Loan	Nothing
Trust	<ul style="list-style-type: none"> ▪ Death Certificate ▪ Letter of Instructions ▪ Trust Documents

Investments	What You'll Need
Individual Examples: mutual fund, brokerage, AMA	<ul style="list-style-type: none"> ▪ Certified Death Certificate ▪ Court-Appointed Representative of the Estate
Individual With <u>TOD</u>	<u>Certified Death Certificate</u>
Joint Tenant With Rights of Survivorship	<u>Certified Death Certificate</u>
Joint – Both Holders Deceased Without <u>TOD</u>	<ul style="list-style-type: none"> ▪ Certified Death Certificate ▪ Court-Appointed Representative of the Estate
Trust	<ul style="list-style-type: none"> ▪ Certified Death Certificate ▪ Trust Documents
IRA	<u>Certified Death Certificate</u>
UTMA/UGMA	<u>Certified Death Certificate</u>
College Savings Plan	<u>Certified Death Certificate</u>

Retiree Survivor Assistance

Survivor Assistance. The Fort Leavenworth Casualty Assistance Center is always available to assist survivors of Army retirees. When requesting assistance we can help in the following ways:

Self Service. We can mail you the applicable forms with instructions for completion. We will provide you with a self-addressed envelope (requiring postage) to return the completed forms. You should also provide us with a copy of your marriage certificate and the retiree's death certificate. A benefits coordinator will be available for any questions you might have. We will process your claims for you.

Full Service. You can call our benefits coordinator at (913) 684-2634 and make an appointment. The benefits coordinator will help you complete and process all applicable claim forms. Bring your ID card, a copy of your marriage certificate and the retiree's death certificate.

Personalized Service. You may also request a Casualty Assistance Officer to help complete and process all applicable forms. The Casualty Assistance Officer will visit you. When requesting a CAO it may take a few days to match a CAO to your family.

Unpaid Pay and Allowances. When the retiree dies, their final paychecks and any other money owed to them are sent to the person they designated as beneficiary or surviving family member. Once the retiree's death is reported to DFAS, **DFAS will reclaim the retiree's final month's pay** and audit the account. Any remaining amount owed to the retiree will then be paid to the designated AOP beneficiary. To apply, complete SF 1174.

Survivor Benefit Plan. If the retiree participated in the Survivor Benefits Plan, the surviving spouse or dependent child(ren) may be eligible for an annuity. To apply for the survivor annuity complete DD Form 2656-7 (Verification for Survivor Annuity), a Direct Deposit Sign-up Form, and Form W4-P (Withholding Certificate for Annuity payments).

Veterans Administration Assistance

Veterans Administration. Report the retiree's death to the Veteran's Administration at 1-800-827-1000 and inquire of benefits. Some benefits that you may be eligible for are listed below. Additionally, you can visit their website at: <http://www.va.gov/>

Burial in a national or state veteran cemetery. The Veterans Administration maintains a listing of national and state veteran cemeteries. Space may be limited in some national cemeteries and eligibility varies in many state cemeteries. Most include covered expenses for the gravesite, a headstone or marker, opening and closing the grave and perpetual care. Contact the VA for further information or visit the national cemetery administration website at: http://www.cem.va.gov/cems_nmc.asp

Headstone, marker or medallion. To apply for a headstone, marker or medallion, complete VA Form 40-1330 and forward it to: Director, Memorial Programs Service (41B), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903 or fax to 1-800-455-7143. Should you have questions when filling out this form, you may contact the Applicant Assistance Unit toll free at: 1-800-697-6947, or via e-mail at mps.headstones@va.gov. (For more information regarding headstones and markers visit their website at www.cem.va.gov).

Presidential Memorial Certificates. A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased Veterans. Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any VA regional office or complete VA Form 40-0247 and fax to **1-800-455-7143**. (For more information regarding a PMC visit the VA website at www.cem.va.gov).

VA Burial Allowances. In certain circumstances, a burial allowance is available from the Veterans Benefits Administration. See the VA information sheet for details. <http://www.vba.va.gov/VBA/benefits/factsheets/burials/Burial.pdf>

VA burial allowances are partial reimbursements of an eligible veteran's burial and funeral costs. When the cause of death is not service related, the reimbursements are generally described as two payments: (1) a burial and funeral expense allowance, and (2) a plot or interment allowance.

Who Is Eligible? You may be eligible for a VA burial allowance if:

- you paid for a veteran's burial or funeral, **AND**

- you have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer, **AND**
- the veteran was discharged under conditions other than dishonorable.

In addition, at least one of the following conditions must be met:

- the veteran died because of a service-related disability, **OR**
- the veteran was receiving VA pension or compensation at the time of death, **OR**
- the veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, **OR**
- the veteran died while hospitalized by VA, or while receiving care under VA contract at a non- VA facility, **OR**
- the veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, **OR**
- the veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, **OR**
- the veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

Service-Related Death. VA will pay up to \$2,000 toward burial expenses. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Nonservice-Related Death. VA will pay up to \$700.00 toward burial and funeral expenses (if hospitalized by VA at time of death) or \$300 toward burial and funeral expenses (if not hospitalized by VA at time of death) and a \$700.00 plot-interment allowance (if not buried in a national cemetery).

How Can You Apply? You can apply by filling out VA Form 21-530, *Application for Burial Benefits*. You should attach a copy of the veteran's military discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. They should show that you have paid them in full. You may download the form at: <http://www.va.gov/vaforms/>.

Dependency and Indemnity Compensation (DIC). A monthly benefit paid to survivors based on a service member's service connected disability. DIC is a tax free monetary benefit paid to eligible survivors of military Service members who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease.

To qualify for DIC, a surviving spouse must meet the following requirements.

- Married to a Service member who died on active duty, active duty for training, or inactive duty training, OR
- Validly married the Veteran before January 1, 1957, OR
- Married the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, OR
- Was married to the Veteran for at least one year, OR
- Had a child with the Veteran, AND
- Cohabited with the Veteran continuously until the Veteran's death or, if separated, was not at fault for the separation, AND
- Is not currently remarried

Note: A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC.

To qualify for DIC, a surviving child must meet the following requirements:

- Not included on the surviving spouse's DIC, AND
- Unmarried, AND
- Under age 18, or between the ages of 18 and 23 and attending school.

Note: A child adopted out of the Veteran's family may be eligible for DIC if all other eligibility criteria are met.

Listed below are the evidence requirements for this benefit:

- The Service member died while on active duty, active duty for training, or inactive duty training, OR
- The Veteran died from an injury or disease deemed to be related to military service, OR

- The Veteran died from a non-service-related injury or disease, but was receiving, OR was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabling
 - For at least 10 years immediately before death, OR
 - Since the Veteran's release from active duty and for at least five years immediately preceding death, OR
 - For at least one year before death if the Veteran was a former prisoner of war who died after September 30, 1999

To apply, complete VA Form 21-534, "Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child and mail to the Pension Management Center that serves your state; OR work with an accredited representative or agent; OR go to a VA regional office and have a VA employee assist you.

VA Pension. A helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension and Survivors Pension benefit programs. Payments are made to bring the Veteran's or Survivor's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

For more information you can access the Department of Veterans Affairs website at: <http://www.cem.va.gov/cem/cems/state.asp?State=VA&dnum=ALL>

National Cemetery Burial

Persons Eligible for Burial in a National Cemetery

The National Cemetery Scheduling Office has the primary responsibility for verifying eligibility for burial in VA national cemeteries. A determination of eligibility is made in response to a request for burial in a VA national cemetery. To schedule a burial fax all discharge documentation to 1-866-900-6417 and follow-up with a phone call to 1-800-535-1117.

Veterans and Members of the Armed Forces (Army, Navy, Air Force, Marine Corps, Coast Guard)

(1) Any member of the Armed Forces of the United States who dies on active duty.

(2) Any Veteran who was discharged under conditions other than dishonorable. With certain exceptions, service beginning after September 7, 1980, as an enlisted person, and service after October 16, 1981, as an officer, must be for a minimum of 24 continuous months or the full period for which the person was called to active duty (as in the case of a Reservist called to active duty for a limited duration). Undesirable, bad conduct, and any other type of discharge other than honorable may or may not qualify the individual for Veterans benefits, depending upon a determination made by a VA Regional Office. Cases presenting multiple discharges of varying character are also referred for adjudication to a VA Regional Office.

Spouses and Dependents

(1) The spouse, surviving spouse or dependent of an eligible Veteran or member of the Armed Forces may be eligible for interment in a national cemetery even if that Veteran is not buried or memorialized in a national cemetery.

(2) The surviving spouse of an eligible Veteran who had a subsequent remarriage to a non-Veteran and whose death occurred on or after January 1, 2000, is eligible for burial in a national cemetery, based on his or her marriage to the eligible

Veteran.

(3) The minor children of an eligible Veteran. For purpose of burial in a national cemetery, a minor child is a child who is unmarried and:

(a) Who is under 21 years of age; or,

(b) Who is under 23 years of age and pursuing a full-time course of instruction at an approved educational institution.

(4) The unmarried adult child of an eligible Veteran. For purpose of burial in a national cemetery, an unmarried adult child is: "Of any age but became permanently physically or mentally disabled and incapable of self-support before reaching 21 years of age, or before reaching 23 years of age if pursuing a full-time course of instruction at an approved educational institution. Proper supporting documentation must be provided."

Persons Not Eligible for Burial in a National Cemetery

(1) Former Spouses. A former spouse of an eligible individual whose marriage to that individual has been terminated by annulment or divorce, if not otherwise eligible.

(2) Other Family Members. Family members of an eligible person except those defined as eligible in Section III, paragraph g (Spouses and Dependents) above.

(3) Disqualifying Characters of Discharge. A person whose only separation from the Armed Forces was under dishonorable conditions or whose character of service results in a bar to Veterans benefits.

(4) Discharge from Draft. A person who was ordered to report to an induction station, but was not actually inducted into military service.

(5) Persons Found Guilty of a Capital Crime

(6) Persons convicted of Certain Sex Offenses

(7) Subversive Activities

(8) Active or Inactive Duty for Training

(9) Other Groups. See the regulation.

Social Security and Life Insurance

Social Security. You cannot report a death or apply for survivors' benefits online. If you need to report a death, contact your local Social Security office or call 1-800-772-1213 (TTY 1-800-325-0778). You can speak to a Social Security representative between 7 AM and 7 PM Monday through Friday. However, in most cases, the funeral home will report the person's death to Social Security. If you want them to do that, you will need to give the deceased's Social Security Number to the funeral director so they can make the report.

A widow or widower can receive:

- reduced benefits as early as age 60 or full benefits at full retirement age or older.
- benefits as early as age 50 if they're disabled AND their disability started before or within seven years of your death.

How much your family would receive in benefits depends on your average lifetime earnings. If you are already receiving reduced benefits when you die, survivor benefits are based on that amount. The maximum survivors benefit amount is limited to what you would receive if you were still alive.

Life Insurance. Gather all life insurance policies. Check safe deposit boxes, files or papers kept by the retiree. Civilian Insurance policies should have a company or agent to contact. Contact the company or agent to report the retiree's death and ask for instructions on how to apply for the benefits. Usually the death certificate and a claim form or a letter with pertinent information on the retiree and beneficiary is all that is needed for the insurance company to pay the claim.

Other Assistance and Important Actions

ID Cards. Survivors eligible for DD Form 1173 (Uniformed Services Identification and Privilege Card) should have new cards issued under their new status as soon as possible. You will need a copy of the death certificate, marriage certificate  retirement orders and copies of birth certificates of any eligible children. Contact the nearest military installation ID Card section for details. (At Fort Leavenworth the ID Card Section is in the Adjutant General Building, 861 McClellan Avenue. Telephone: (913) 684-2636.) They service all branches of the Armed Forces. See the list below for frequently visited ID Card sites. For a list of additional sites visit the DEERS Site Locator: <http://www.dmdc.osd.mil/rsl>. Also you can make appointments online at: <https://rapids-appointments.dmdc.osd.mil/default.aspx>

Funeral Honors. The Fort Leavenworth Casualty Assistance Office is responsible for providing military funeral honors to eligible deceased Army personnel within 63 counties located in central and southwestern Virginia. This includes, Active Duty, Reserve, National Guard, Retirees and Veterans. Full military funeral honors will be provided for all deceased Active Duty Soldiers and Medal of Honor recipients. A full military funeral honors team consists of nine soldiers who perform as pallbearers (at the gravesite), a firing team, flag folders, a chaplain (if requested, subject to availability) and a bugler (if available). If a bugler is not available, "TAPS" will be rendered by a ceremonial bugle. Full military funeral honors will be provided for Army Retirees when resources permit. If resources do not permit, a two-member abbreviated team will render the honors. Funeral Honors for all other Army Veterans will consist of two members to fold and present the flag to the Next-of-Kin and "TAPS" will be rendered by a ceremonial bugle. Funeral Honors offices 

Federal Service. If the deceased retired from Federal Service, the survivor may be due benefits. Contact Employee Service and Records at 1-888-767-6738 or P.O. Box 45, Boyers, PA 16067.

Death of an Annuitant. If a person receiving an annuity from a deceased member's military retirement dies, report their death to Annuitant Pay at 1-800-321-1080. This will stop their pay; DFAS will then mail a claim form for the unpaid pay. Complete the form and return to DFAS for payment. Any check received after the date of death will be subject to return.

Important Information Checklist

(to be completed by retirees and spouses and kept in your files for your survivors to use)

1. Personal Information

Name of Person Filling Out Form: _____

Date and Time of Drafting Form: _____

Name of Person who died: _____

Date and Time of Death: _____

Date of Birth: _____

Place of Birth: _____

Social Security Number: _____

Service in the US Armed Forces, if applicable: _____

Marital Status: _____

Spouse's Name / Maiden Name: _____

Occupation and Type of Business: _____

Residence Address: _____

How Long He/She Resided in this County:

Names of Parents: Father's Name and Mother's Maiden Name: _

Birth State and County of Father and Mother: _____

Level of Education: _____

Preferred Form of Disposition (if known): _____

Place of Burial or Disposition: _____

Name, Address, and Phone Number of Certifying Physician: _____

Person Authorized for Disposition: _____

Note: Not all of the above information may be applicable, some information may be deemed necessary if you are taking care of the surviving family or the deceased estate.

2. Who Will Make the Decisions?

Is there a Power of Attorney for Health Care? Yes No

Name of Power of Attorney for Health Care: _____

Contact information: _____

If there is not, list the Surviving Spouse and/or Legal Next of Kin(s):

Name: _____

Relationship: _____

Contact Information:

Name: _____

Relationship: _____

Contact Information:

Name: _____

Relationship: _____

Contact Information:

Note: If same-sex partners have not set up Power of Attorney for Health Care for each other, or are not state- registered domestic partners, then the next of kin of the person who died will have the legal right to make decisions, not the partner.

3. What Important Documents Do I Need?

- Last Will and Testament
- Prepaid Disposition Plan
- Organ/Body Donor Registration Info
- Death Certificate
- Prepaid Disposition Plan
- Burial Transit Permit

Is there a prepaid disposition plan (a contract for a burial plot, cremation, disposition products, or services from a funeral provider)? Yes No

4. Service Provider(s)

Is there a chosen services provider or funeral director? Yes No

Name of Services Provider or Funeral Director: _____

Contact information: _____

Have any of these disposition products been prepaid for:

- Burial Site
- Casket
- Urn
- Other (list): _____

Is there a Payable on Death Account or Totten Trust? Yes No

Is there a funeral or burial insurance policy? Yes No

Name of insurance policy provider: _____

Policy Number: _____

List any additional disposition instructions that the person left behind.

5. Completing The Death Certificate

A funeral service provider will typically fill out the death certificate. Refer to the Personal Information portion of the checklist for help in filling it out if you have taken on this responsibility.

6. Which Family and Friends Do I Need to Contact?

Who needs to be notified immediately? If there is somebody who can help you in making some or all of the phone calls or after-death arrangements and preparations, put a note by their name.

Family to Notify (Spouse, Children, Parents, Siblings, Grandparents, etc.):

- 1) Name: _____ Contact: _____ Can Assist? _____
- 2) Name: _____ Contact: _____ Can Assist? _____
- 3) Name: _____ Contact: _____ Can Assist? _____
- 4) Name: _____ Contact: _____ Can Assist? _____

5) Name: _____ Contact: _____ Can Assist? _____

Friends and/or Co-Workers to Notify:

1) Name: _____ Contact: _____ Can Assist? _____

2) Name: _____ Contact: _____ Can Assist? _____

3) Name: _____ Contact: _____ Can Assist? _____

4) Name: _____ Contact: _____ Can Assist? _____

5) Name: _____ Contact: _____ Can Assist? _____

Others to Notify or to Ask for Assistance:

1) Caregiver: _____ Contact: _____ Can Assist? _____

2) Hospice Worker: _____ Contact: _____ Can Assist? _____

3) Other(s): _____ Contact: _____ Can Assist? _____

Do any of the dependents need temporary care or day care until permanent arrangements are made? Yes No

Who? Care Needed and Points of Contact:

7. Pet Information

List any pets that need care:

1) Name: _____ Type: _____

2) Name: _____ Type: _____

3) Name: _____ Type: _____

List any special considerations:

8. Transporting Remains

If the person passed in an assisted living home, state facility, or hospice, you will likely have to make arrangements to move the deceased from the facilities within a day, as most assisted living communities do not have a morgue or storage facility. Call your funeral service provider

If the person passed at home, with or without hospice, call your funeral service provider

Transporting Cremated Ashes between States

Do you want to mail through the U.S. Postal Service? Yes No

Do you want to ship through an airline cargo service? Yes No

Name of Airline: _____

Contact information: _____

Do you want to carry the ashes with you on a flight? Yes No

Container you will use: _____

Do you want to transport via car or van? Yes No

Check state and local laws

Obtain Burial Transit Permit (if applicable)

Transporting Body between States

Do you want to work through your funeral director or service provider? Yes No

Do you want to ship through an airline cargo service? Yes No

Name of Airline: _____

Contact information: _____

Do you want to transport via car or van? Yes No

Check state and local laws

Obtain Burial Transit Permit (if applicable)

Arrange embalming in state of origin (if applicable).

Obtain Burial Transit Permit (if applicable).

Transporting from Outside the United States

Contact U.S. Department of State or U.S. consular officer for proper documentation.

Any special disposition considerations in country of death?

Would you like to have the person cremated in the country of death? Yes No

Cost: _____

If possible, would you like to have the body shipped back to the U.S.? Yes No

Cost: _____

Arrange with funeral director or service provider in U.S. to pick up body at airport.

9. DNA Testing

Did the person want a DNA sample recorded? Yes No Don't Know

If you wish to have a DNA sample, select a provider and get instructions on how to obtain and preserve the DNA sample. Record below.

Name of DNA sampling company: _____

Contact information: _____

Record special instructions for obtaining and preserving a DNA sample:

10. Organ Donation

Did the deceased wish to donate their organs? Yes No Don't Know

Did the deceased prearrange donation of specific organs for research or to a chosen organization?

Yes No Notify organization/facility

Name of Organization: _____

Contact information: _____

If the person's wishes are unknown, check all of the following places for donor information:

Driver's License

Family Member

Physician

Organ Donor Consultant at Hospital

Living Will

Advance Directives

If the deceased did not specify wishes regarding donation, do I wish to make the decision to donate? Yes No

Name of Organization: _____

Contact information: _____

Did the deceased specify what he or she wanted to donate; or, if not, do you have a preference as to what to donate? (Check all that apply.)

Whole body to science

Organs:

- Heart
- Kidneys Liver
- Lungs
- Pancreas
- Pancreas for islet cells Small intestine

Other:

- Bones
- Eyes / Corneas Heart valves
- Pericardium
- Soft tissue (such as ligaments, tendons, blood vessels) Skin grafts
- Vertebral bodies

11. Announcement or Obituary

Do you want to place an announcement? Yes No

Which type(s) of announcement?

- Print Obituary
- Online Obituary
- Letter
- Email

If online or print obituary, what service or publication do you want to use?

Contact information: _____

Is there someone who can help you prepare an announcement or obituary? Yes No

Name: _____

Contact: _____

12. Protecting Your Consumer Rights

Here are a few things to keep in mind as you are shopping for disposition services. Check off those that apply:

Securing Disposition Services

- Request a General Price List from your service provider. Remember, they cannot bundle items into “packages” without also listing their individual prices.
- You are only required to pay a basic services fee to your service provider in addition to any goods and services you have specifically requested.
- Contact the Funeral Consumers Alliance at (802) 865-8300 if you need assistance when purchasing disposition.

Using an Attorney

Do you want to hire an attorney to help in this process? Yes No

Name of Attorney: _____

Contact information: _____

13. Settling the Estate

Many individuals name their spouse, adult child or other close family member as executor. They may also name an institution or professional — such as a financial institution, attorney or certified public accountant (CPA) — as executor or co-executor, particularly if the estate is large or complex. Generally an executor may:

- Arrange the funeral or memorial service, the expenses for which are paid out of the estate.
- Handle the estate’s assets, pay outstanding debts or obligations, distribute remaining assets to heirs and complete appropriate tax returns.
- Receive a state-determined fee for managing the estate — usually 1 to 6% of the estate’s value. These fees are subject to federal income tax guidelines; as such, executors who are also beneficiaries may choose to waive this fee.

- Need to be bonded to protect all interested parties against fraud, embezzlement or negligence. If the will states that an executor who is a spouse, adult child or other close relative does not need to be bonded, the presiding court may still require it.
- Have the right to be reimbursed for expenses associated with settling the estate.

Using an Attorney

Do you want to hire an attorney to help in this process? Yes No

Name of Attorney: _____

Contact information: _____

An attorney can:

- Provide opinions about the will's meaning.
- Draft deeds and other instruments of conveyance.
- Apply for probate of the will where necessary.
- Prepare and obtain receipts related to the distribution of estate assets.
- Arrange for registering assets in the executor's name.

Executorship

What is an Estate? The estate includes all the property that was owned by the decedent before it is distributed according to a will, trust or under inheritance laws. The estate includes all of the decedent's assets, such as homes or other property, vehicles, bank accounts and investments. It may also include property that comes into the estate after the death.

What is Probate? Probate (known as succession in Louisiana) is a court procedure, governed by state law that may be necessary following a death. Probate is the legal process the state takes through the court to identify the decedent's rightful heirs, as well as their share, and also to transfer the title of property from the decedent's name to the names of the heirs. Its purpose is to:

- Protect the decedent's family's assets.
- Establish that the will is valid and is carried out as stated.

- Whether you need to probate the decedent's will depends on the nature of the assets and in whose name they are held. Deadlines for submitting a will for probate vary by state.

To begin the probate process, you will generally need:

- The original will.
- A certified copy of the death certificate.
- Depending on your state's probate laws and the estate's size and complexity, the probate process may include steps such as:
 - Appointing an administrator, executor or personal representative for the estate.
 - Inventorying estate assets.
 - Notifying creditors of the death and allowing them the opportunity to make claims against the estate for debts owed to them.
 - Protecting the estate against future claims by creditors.
 - Clearing titles to the property.
 - Providing for the payment of state and federal taxes.
 - Distributing estate assets to rightful heirs.
 - Protecting the guardianship and interests of children and children with disabilities.

Probate May Not be Required if:

- The estate is small (valued below a certain amount).
- Husband and wife own property jointly and name each other as beneficiaries.
- Some property within the estate may not be subject to probate, such as:
 - Property jointly owned by the decedent and an individual with the right of survivorship.
 - Assets with a designated beneficiary, such as life insurance, annuity proceeds and pensions.

- Unpaid salaries, vacation pay and benefits owed the decedent.
- Property owned in certain trusts.
- Assets that may be registered Pay on Death (POD) or
- Transfer on Death (TOD).

Steps for Settling an Estate. Key actions are:

- File the will and initiate probate with the appropriate state probate court.
- Petition the court for “letters testamentary” proving you are the legally appointed executor.
- Request certified copies necessary for certain estate-related financial transactions.
- Request multiple copies of the death certificate from the county clerk’s office, health department or funeral director.
- Assemble and inventory the estate’s assets including real estate deeds, stock and bond certificates, statements for checking, savings, investment accounts and other property.
- Review the decedent’s check register, previous tax returns, bank statements and canceled checks to determine:
 - Insurance premiums.
 - Land contracts and mortgages.
 - Vehicle or other loans.
 - Payment of state and federal income taxes and property taxes.
 - License fees for vehicle registration.
 - Safe deposit box rental fees.
 - Deposit amounts of paychecks, retirement benefits, Social Security, VA benefits or other income.
- Re-title property such as real estate, vehicles or boats so it can be sold or bequeathed. Consult an attorney for assistance.
- Manage and protect the estate’s property from theft or damage.

- Manage investments, collect rent or other income, and keep insurance policies current.
- List liabilities owned by the estate. The executor is responsible for paying debts owed by the decedent.
- Notify creditors of the death and invite them to submit any claims. (e.g., utilities, hospital, physician, other medical expenses, credit card accounts, loans, etc.
- File any medical claims with the decedent's medical insurance carriers.
- Open and inventory the contents of safe deposit boxes. The executor may need to petition the court or state for permission.
- Close bank or brokerage accounts the decedent owned solely and transfer the assets to any new accounts opened for the estate, such as checking accounts.
- Locate insurance policies and file claims for benefits. Life insurance benefits are usually payable directly to named beneficiaries. Other sources of insurance or death benefits include:
 - Group life insurance from employers, labor unions, fraternal or professional organizations.
 - Insurance on mortgage loans, credit card balances, vehicle loans or other loans.
 - Accident insurance.
 - Retirement plans, either with an employer 401(k) or 403(b) plans or in
 - Keogh or Individual Retirement Accounts (IRAs).
- Review taxes owed by the decedent and the estate. The executor may be responsible for filing federal, state and local income tax returns for the year in which the decedent died.
- Keep beneficiaries informed. Final settlement will be easier if you keep detailed records of your actions on behalf of the estate.
- Contact the nearest Social Security Administration (SSA) office. Eligible widows, widowers, minor children and in some cases dependent parents age 62 or older are eligible for survivor benefits.
- Close the estate and distribute remaining assets to beneficiaries. Executors are responsible for ensuring claims against the estate are paid before distributing assets to beneficiaries. Many simple estates are settled within 1–2 months. More

complicated estates may continue for months or even years, especially if the will's provisions are contested.

- Reopen the estate if necessary. The discovery of property or sums of money, even 10–20 years after the death, would necessitate reopening the estate and distributing it according to the will's instructions.

Costs of Probate

- The cost of selling real estate and other property.
- Executor's service fees.
- Court filing fees.
- The cost of preparing the obituary.
- Legal fees for attorneys (some states set this amount at a certain percentage of the estate; in other cases, you will pay an hourly rate).
- Many states provide a less expensive, simplified probate for transfers of small estates. Whether an estate qualifies for simplified probate usually depends on the following:
 - The value of the assets.
 - Whether the estate includes real estate.
 - The relationship of the survivors to the decedent.
 - Whether funeral expenses have been paid.

Ancillary Probate. If the decedent owned property outside of the state in which he resided, a separate probate hearing is generally necessary in that state.

14. Taxes.

General. Tax laws are complex and may frequently change so it is important to consult a tax attorney or certified public accountant (CPA) familiar with federal estate tax laws and state inheritance taxes. However, you should be aware of the following general information.

The personal representative of the estate (for example, the executor or administrator) has several responsibilities related to taxes which generally include:

- Applying for an Employer Identification Number (EIN) for the estate.

- Timely filing the decedent's final federal income tax return (IRS Form 1040) and any returns not filed for previous tax years.
- Timely filing applicable state and local tax returns.
- Paying any taxes due up to the date the personal representative is discharged from duties.

Final Individual Federal Income Tax Return. Federal income tax returns for the deceased are normally due on April 15 following the year of death. If you need more time, you can request an extension before that date, usually without penalty. However, potential interest will continue to be charged on the amount due. Inclusion of the decedent's income on the final return is generally determined as if the individual were still alive except that the taxable period is usually shorter because it ends on the date of death. Ask your tax adviser for advice on handling specifics of the return, such as any substantial expenses incurred but not paid before death.

A surviving spouse can file a joint return for the year of death and may qualify for special tax rates for the following two years. Also, if the decedent qualified as your dependent for a part of the year before death, you can claim the exemption for the dependent on your tax return, regardless of when death occurred during the year.

Final Income Tax Return of an Estate. An estate is a taxable entity separate from the decedent which comes into being with the death of the individual and exists until the final distribution of assets to heirs and other beneficiaries. Generally, a domestic estate must file an annual tax return (IRS Form 1041) if assets of the estate earn up to certain limits during a tax year.

Federal Estate Tax Return. Depending on the estate's value (and the state of the laws governing estate taxes), the personal representative may also be responsible for filing the estate's federal estate tax return (for example, IRS Form 706). Filing the estate's federal estate tax return may be required if the gross value of the estate exceeds certain limits for individuals dying in 2011 or later. When required, federal estate tax returns are typically due within a year of an individual's death. If you need more time, you can request an extension before that date, usually without penalty. However, potential interest will be charged on the amount due.

State Income Tax. Generally, the personal representative is responsible for filing the decedent's state income tax return. If applicable, state income tax returns for the deceased are usually due on April 15 of the year following the death, but you should check local law because the due dates can vary by state.

State Inheritance Tax. Many states impose inheritance taxes, even on estates valued well below the federal exemption limit. Surviving spouses, children and parents are usually taxed at the lowest rate. Siblings, other relatives and non-family heirs generally pay a higher rate. A tax attorney or CPA can guide you if state inheritance taxes are due.

Property Tax. The executor is responsible for paying property taxes, when they are typically due. The Internal Revenue Service offers two publications with more detailed tax information:

Publication 559, Survivors, Executors, and Administrators and Publication 950, Introduction to Estate and Gift Taxes. View them online at [irs.gov/publications](https://www.irs.gov/publications) or call (800) 829-3676 to order a copy.

Determine Income and Expenses. Losing a family member often means losing household income as well. Determine the amount of your living expenses and subtract it from how much you have available each month. Use this information to establish or revise a budget.

Emergency Fund. Usually equal to at least 3 to 6 months of basic living expenses, an emergency fund ensures you have available cash for unplanned expenses, such as vehicle or home repairs or temporary unemployment.

Glossary

Affidavit A sworn statement in writing made before an authority figure such as an attorney.

Administrator Someone who is named to take charge of an estate or the assets of an individual who has died without leaving a will or formal instructions; similar to an “executor.”

Certified In this use, it refers to something genuine that has been officially approved or issued by a recognized authority such as a certified record or document from a financial institution or an attorney.

Decedent The individual who has died.

Estate All of the things owned by the decedent such as property, household goods and monies.

Executor Someone who is named in a will as the person who will make sure that the instructions in the will are properly followed.

Inheritance Money, property or goods received from someone upon that individual’s death.

Lien A legal claim on property.

Notary Also known as a notary public, a person authorized to perform certain legal formalities, especially to draw up or certify contracts, deeds and other documents.

Trust A legal arrangement where assets are managed by an individual or organization after someone dies; a living trust that is created prior to someone’s death and does not need to be made public or known to others.

Will A legal document in which a person states who will receive their possessions upon their death.