Retiree Checklist: What Survivors Should Know

Shift Colors periodically provides a checklist for retirees and their family members. 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 the 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 prepay for services.

13. 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 Navy Mortuary Affairs at (866) 787-0081.

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

15. 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.

Feedback

Our office is always looking to improve on how information is provided to the retired Navy community. Please snd suggestions to MILL_RetiredActivities@navy.mil or:

Department of the Navy
OPNAV N170C
Retired Activities Branch
5720 Integrity Drive
Millington, TN 38055-6220