

Surviving Spouse Guide

A five part guide for surviving spouses, it includes; "A Survivor Check List", "Locating and Claiming Survivor Benefits", "Military and Veterans Administration Benefits Summary", "Some Financial Hints", and "Six Months Following the Death of Your Spouse".



Compiled by the Retired Services Office (RSO), MCAS Cherry Point from surviving spouse educational materials published by various sources and client experiences. (Revised February 15, 2013)

Telephone Numbers: Commercial 252-466-5548 DSN 582-5548

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SURVIVOR CHECK LIST

This checklist is for the use of surviving spouses as they attend to actions needed after the death of their retired military family member. Do not consider this list as all-inclusive.

If assistance in completing the following actions and related documentation is desired, contact the Retired Services Office (RSO) Volunteers at MCAS Cherry Point for assistance and additional information. 252-466-5548.

Warning: Identity theft has now deteriorated to the point where one's identity is being stolen even after death! Do not include details such as birthdates or addresses in obituaries or other death notices. Have a friend or house sitter watch your home, especially during the funerals as burglars often scan local obituary columns, and then burglarize homes during the funeral.

TIME CRITICAL

(As soon as possible after the funeral)

1. Try to assemble and have available the following information and documents when proceeding:
 - Full name, rank, and branch of service, and social security number of your spouse
 - Certified copy of death certificate (Order at least 10 copies of the death certificate as companies and financial institutions will require them. Your funeral director can advise you, or may order the certificates for you)
 - Your spouse's military discharge papers and/or retirement orders (DD-214, retirement certificate)
 - If the spouse was currently employed, copies of the most recent W-2 forms or self-employment tax return showing earnings in the year of his or her death
 - Your spouse's employer's name and address
 - Last Annual Military Retired Pay Statement.
 - Your spouse's VA file number if he or she was receiving Veterans Administration benefits
 - Social Security numbers for you and any dependent children
 - Your marriage certificate or your divorce papers if you are applying as a divorced spouse
 - Any related insurance policy numbers
 - The will of the deceased.
2. Notify the Defense Finance and Accounting Service (DFAS), U.S. Coast Guard Human Resources Service and Information Center, or U.S. Public Health Service of the death of the service member. This notification will generate the application for arrears in pay and, if applicable, any annuity process. Use the appropriate notification means listed below:
 - Air Force, Army, Navy, and Marine Corps: telephone DFAS at 800-321-1080 or ***DFAS also has an on-line form for grieving families to report the death of a military retiree. The use of this form avoids the aggravation of calling DFAS and then waiting on hold for Customer Service. The on-line DFAS 9221 Notification of Death Fast Form can be completed in minutes and is found at <http://www.dfas.mil/retiredmilitary/survivors/retiree-death.html>.***
 - U.S. Coast Guard and NOAA: telephone the U.S. Coast Guard Human Resources Service and Information Center at 866-772-8724
 - U.S. Public Health Service: telephone the USPHS at 800-638-8744

3. Notify the Social Security Administration at 800-772-1213 about the death and for possible survivor benefits and death benefits.
4. If the service member was receiving Department of Veterans Affairs (VA) disability benefits or if the death possibly could have been due to service-connected disability, contact the Regional Office by calling 800-827-1000. This call will initiate application for potential VA benefits, i.e., burial benefits, application for headstone, and Dependency and Indemnity Compensation (DIC). If the deceased was a participant in any of the VA insurance programs; (NSLI or USGLI) call 800-669-8477 or (SGLI, VGLI) call 800-419-1473.
5. If also Civil Service or Federal Employee Retirement System (CSRS or FERS) retiree, notify the Office of Personnel Management at 888-767-6738 or 724-794-2005 (Civil Service SBP Casualty and Federal Group Life Insurance inquiries). If the deceased also participated in the Thrift Savings Plan, contact the Federal Retirement Thrift Investment Board at 888- 767-6738.
6. If you, the survivor, receive military retired pay and have SBP deductions for your spouse, notify DFAS of your spouse's death in order to stop withholdings. You will need to send a copy of the death certificate.
7. If the deceased also was retired from employment in the private sector and a retirement plan was involved, notify that employer or pension plan administrator.
8. As appropriate, contact your lawyer, trust administrator, or the executor of the estate.

NOT TIME CRITICAL

(Should be completed as soon as practical)

1. If your lawyer, trust administrator, or the executor of the estate has not initiated probate, visit the Clerk of Court Office in the county of residency and bring a copy of the death certificate and will. ***If needed, do this before proceeding with the following checklist items.***
2. Notify any bank, credit union and stock brokerage that has an individual or joint account in the name of the deceased; have account numbers available.
3. Notify all life insurance companies; have policy numbers available.
4. Notify any automobile insurance company; have policy number available. *If the vehicle is to be used, ensure continuation of coverage.*
5. Contact your State Department of Motor Vehicles to cancel any driver's license and prevent duplicates from being issued plus ensure any vehicle is properly registered and the new insurance status noted. *If there is a vehicle loan and registration needs to be changed, you also have to notify the lender.*
6. Contact your city, county or state property offices. Real property deeds may need to be reissued. If there is a real-estate loan and a deed needs to be changed, you also have to notify the lender.
7. Notify credit card companies; have account numbers available
8. Mail copies of death certificates to the three major credit reporting bureaus and request canceling account rights. A few weeks later, run a credit report.
9. Notify your Accountant/CPA or Tax preparer.
10. Notify all other insurance companies (health, property, mortgage, Medigap, Mediplus).
11. If necessary, notify any Automobile leasing agent.
12. If a member, notify any fraternal or professional organizations such as MOAA, TREA, VFW, FRA, DAV, etc.
13. Identify the location where stocks, bonds and securities are held.

14. Military ID cards must be renewed. Contact RAPIDS Office at MCAS Cherry Point. Call 252- 466-3330 for appointment. Bring the deceased spouse's Military ID, a copy of the death certificate, and a second ID such as a driver's license.

Locating and Claiming Survivor Benefits

Have you contacted the Defense Finance and Accounting Service? Depending upon various circumstances, benefits may include a death gratuity, unpaid pay and allowances, and any prearranged annuity such as the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan. You and any of your dependents must apply for a new ID card and may still be eligible for military commissaries, exchanges and medical facilities/benefits.

Have you contacted the nearest Social Security Office? - Eligible widows, widowers, minor children and, in some cases, dependent parents are eligible for survivor benefits. You may also be eligible for a lump sum payment of \$255. If you are receiving Social Security benefits on your spouse's record when he or she dies, report the death to the Social Security Administration so your payments can be changed to survivors' benefits. If you're receiving benefits on your own record, check with the Social Security Administration to see if you would receive more money by switching to survivors' benefits. You may also call the Social Security Administration (SSA) toll free number, 800- 772-1213, for information.

Have you contacted all other insurance companies? - Life insurance, home mortgage insurance, accident insurance, credit card balance insurance, auto loan or other credit insurance, worker's compensation and employee and union insurance are all potential sources of benefits for the surviving spouse. If you have a CPA or lawyer, they may have copies of insurance policies. Otherwise, you will have to search through your spouse's important papers to find them. Look for policies, receipts and cancelled checks. Then contact the insurance brokers, employers and union representative.

Have you contacted the Department of Veterans Affairs (VA) for possible benefits for which you and your minor children may be eligible, including burial payment and possible insurance benefits? - You may want to seek the help of a Veterans Service Officer (VSO) in your county in preparing claims to the VA.

Craven County 252-636-6611, Carteret County 252-728-8440, Jones County 910-448-1121,
Pamlico County 252-745-4086

Have you contacted your spouse's employer and credit union for possible Group Life Insurance benefits?

Have you contacted banks for possible mortgage insurance or retirement plans? You may be named as beneficiary of your spouse's Keogh or IRA account. Look over tax returns and bank statements to determine the location of the accounts. The bank will advise you of what forms and certificates you need to claim benefits.

Have you notified all other creditors of your spouse's death? There may be credit life insurance on installment loans.

If your spouse was a member of a fraternal organization, have you contacted it for possible life insurance benefits?

If your spouse was ever employed for more than 18 months in Civil Service, have you contacted Civil Service?

If a member, have you contacted the Army and Air Force Mutual Aid Association or the Navy Mutual Aid Association?

Other Sources of Benefits and Assistance

The Navy-Marine Corps Relief Association 252-466-2797, the Air Force Aid Society 919-722-1123, and Army Emergency Relief 910-396-2507/7289.

Military and Veterans Administration Benefits Summary

Benefits may include a death gratuity, unpaid pay and allowances, and prearranged annuities. You and any of your dependents must apply for a new ID card and may still be eligible for military commissaries, exchanges and medical facilities.

Groups such as the American Legion, Veterans of Foreign Wars and Disabled American Veterans may be able to provide an honor guard or other support for the funeral. In addition, local Guard and Reserve units may be able to help. If you wish to have military honors at the funeral, your funeral director will usually know the groups available locally that offer this service.

The Air Force Aid Society, Army Emergency Relief and the Navy/Marine Corps Relief Society can provide survivors interest-free loans or grants to help with funeral or transportation expenses. Contact these organizations through the family support or family service center at the nearest military installation. If there is no military facility nearby, you may apply for this help through the American Red Cross.

Eligibility for benefits from the Department of Veterans Affairs depends on several factors. As rules can be complicated, contact the nearest Department of Veterans Affairs office or Call 800-827-1000 for information on eligibility requirements. In general, possible veteran's benefits include:

Burial in a National Cemetery, a funeral expenses and burial allowance, transportation of the remains, a Flag, and a grave marker

Dependency and Indemnity Compensation (DIC) to a surviving spouse, children under age 18 and certain parents of service members or retirees who die as a result of a service-connected injury or illness. If the death was not from a service connected condition, but the deceased was a wartime or Vietnam-era veteran, DIC may be paid to the surviving spouse and children if they meet certain income eligibility requirements.

An excellent source of help with filing VA claims are the National Service Officer programs of several Military associations and fraternal organizations. These officers, who are often located at military bases, VA offices or hospitals can provide a number of free services to disabled veterans and their survivors. These include counseling on pension and compensation benefits, counseling on educational and job training programs, emergency financial assistance and help in filing claims and appeals for government benefits. To locate a National Service Officer near you, call the nearest VA office or the RSO Office.

Some Financial Hints

Probate

Probate is a court procedure designed to protect you and your family and to assure your spouse's will is valid and is carried out as stated. The size and complexity of the estate, plus state probate laws, determines the probate process. For simple estates where husband and wife own property jointly and name each other as beneficiary, probate may not be required at all.

Probate varies from state to state and you may need to consult an attorney for help. The cost of probate will vary depending again on the complexity of the estate. Some states set the amount attorneys may charge for handling probate at a certain percentage of the estate's value; in other cases, you will pay an hourly fee. It is a good idea to ask several attorneys for written estimates of the probate fees before selecting one to handle the probate.

Probate is a state court-supervised proceeding that may be necessary after the death of your spouse. The probate process can include all or some of the following steps:

- Determining the authenticity of a will
- Appointing an administrator, or executor, for the estate
- Inventorying all assets belonging to the estate
- Satisfying creditors by telling them of your spouse's death and giving 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 property
- Providing for the collection of state and federal taxes
- Distributing assets of the estate to the rightful heirs
- Protecting the interests of minors and incompetents
- Some property within the estate may not be subject to probate; property jointly owned by the deceased and someone else with the right of survivorship, life insurance and pension benefits paid directly to others, and property owned in trust. It is best to seek advice from an attorney concerning what property is or is not subject to probate. If the deceased owned property solely in their name in a state other than their state of residence, the will must be probated in that state as well.

If you are named executor or executrix of the estate, your responsibilities will likely include accumulating the assets of the estate, paying any debts or obligations, distributing the remaining assets to the heirs and completing necessary tax filings. Re-registering securities, including stocks, bonds and mutual funds, following a death can be a tedious and time-consuming process. You will need the following information:

- Name and address of the transfer agent for each security or account, as well as any special documentation or certification required.
- Certified copies of the death certificate and letters of authority or letters testamentary.
- Notarized trust documents if you are a trustee acting on behalf of a trust set up by the deceased.
- Stock or bond power forms, with your signature guaranteed by a bank or other designated stock transfer agent. Each security may have different requirements, so check first.
- Other documents, such as an affidavit of domicile stating that debts and taxes owed by the estate have been paid, or an inheritance tax waiver to ensure that the transfer agent isn't responsible for any taxes owed by the estate.

Trusts

Trusts should be considered by both spouses as part of their overall estate planning strategy. But even if you didn't set up trusts before your spouse's death, you may find a trust useful as you plan your own estate. Trusts are a valuable part of careful estate planning, and can be used by people with even modest estates. Trusts can:

- Help ensure that assets are protected and managed according to the owner's wishes in case of disability or death.
- Provide for support of your spouse but designate bequests after your spouse's death.
- Avoid or reduce federal estate taxes.
- Provide for support of a second spouse as well as children from a previous marriage.
- Ensure the proper management of bequests.

A trust is a legal entity that holds property designated by the owner, known as the grantor, for the benefit of the grantor or stated beneficiaries. The trust names a trustee to manage the property according to the grantor's instructions.

Two popular types of trusts used in estate planning include the revocable living trust and the bypass trust (also called a credit shelter trust, family trust or credit equivalent bypass trust).

A revocable living trust is commonly used to manage assets in case of disability and to avoid probate. The grantor maintains control over assets in the trust until such time as he or she is disabled or incapacitated. The trustee then takes over, using proceeds from the trust for the grantor's care and distributing the assets at death as directed by the trust agreement. This type of trust usually doesn't go through probate. A revocable living trust can also help avoid multiple probates for someone who owns property in more than one state. A revocable living trust should always be accompanied by a will directing the distribution of asset not held by the trust.

A bypass trust takes advantage of federal estate tax laws to reduce or eliminate federal estate taxes. Anyone can give away, during their lifetime or at their death up to \$600,000 limit as a bypass trust, which isn't considered part of the surviving spouse's estate. Income from the trust goes to the survivor during his or her life, then, at the survivors' death, the assets are distributed to heirs named in the trust. Both spouses set up identical trusts in their wills so, regardless of who dies first, both can reduce and eliminate federal estate taxes. To take advantage of a bypass trust, both spouses must own property in their own names.

Trusts should be considered by both spouses as part of their overall estate planning strategy. But even if you didn't set up trusts before your spouse's death, you may find a trust useful as you plan your own state. You may consider using a revocable living trust to ensure that someone you trust manages your assets as you wish should you become incapacitated. Consult an Attorney for advice on how you can use trusts most effectively

Six Months Following the Death of Your Spouse

After the death of your spouse you will have to handle many details. If you and your spouse have shared the responsibilities of handling family finances, you will be much better able to cope with the many details.

Beware of con artists who prey on those who have lost a loved one recently. Even well-meaning friends and relatives may lead you astray with advice on investing insurance or pension proceeds. It's best to park insurance and other cash settlements in a safe deposit account until you can think clearly and obtain qualified, unbiased investment advice.

To assist you in the six months following the death of your spouse, we have included a calendar with a follow-up checklist.

Week One

During the first week after the death of your spouse, concern yourself mainly with funeral details and family and friends.

- Watch your immediate family for signs of depression or unusual behavior and consider getting professional help if needed.
- Initiate the actions in the Time Critical Checklist included at the beginning of this document.

Week Two

- Complete the Time Critical Checklist included at the beginning of this document.
- If appropriate, see your attorney for an explanation of the term of your spouse's will and to file the will with the probate court. The attorney can explain probate proceedings and taxes needed to be paid. If selecting a new attorney compare fees for handling the estate.
- Open a checking account in your name if you don't already have one.

Week Three

- Initiate work on the Non Time Critical Checklist included at the beginning of this document.
- If a large insurance settlement benefit is expected, consider getting investment advice from a "fee-only" financial planner who does not sell investment products on commission.
- Send any medical claims of the deceased to insurance carriers.

Week Four

- Work on the Non Time Critical Checklist included at the beginning of this document.
- See an accountant about income taxes and about transferring assets into your name or trust accounts.
- See your insurance agent about your auto and home coverage.
- Reevaluate your own life and health insurance coverage. If your spouse was the beneficiary on your policies or retirement accounts, change the beneficiary.
- If appropriate, begin to determine what decisions need to be made about your spouse's business.

After the 1st Month

- Review and ensure the relevant items in the Time Critical and Non Critical Checklists included at the beginning of this document are complete .
- Prepare a net worth statement and make a list of income and expenses.

