

Survivor's Planning Guide

A Handbook for
One of Life's Toughest
Assignments



Survivor's Planning Guide: A Handbook for One of Life's Toughest Assignments

Everyone experiences death differently, but MOAA has found military survivors can find the aftermath especially overwhelming. Who should you call? Who will pick up the pieces? How do you arrange a burial with service honors? Will you retain military benefits? Use this guide in conjunction with MOAA's *Personal Affairs Action Guide* to keep on track. Record important names and numbers, and do a final check at each stage of the process. We hope this guide gives you space to breathe during the grieving process.

If you have any questions, please call the MOAA Member Service Center at (800) 234-MOAA (6622) or email msc@moaa.org.

Introduction

The *Survivor's Planning Guide* is offered to assist surviving spouses following a loved one's death as you attend to many details. Designed by surviving spouses who have experienced the loss of a loved one, it is a living document in a compact format. It begins with the details of the funeral and burial, followed by subjects that require immediate attention and those that are less urgent but necessary. Contact numbers have been provided to guide you in the notification process. Always be sure to note the date you make the call, the name of the person you contacted, and any necessary actions — on your part or on the part of a department, agency, or organization.

While this guide is comprehensive, it might not address all facets of your loved one's life; let the intuitive forms provided here inform other details that you need to address.

ENLIST FAMILY AND FRIENDS TO CONTACT OTHERS

List names and phone numbers.

NAME

PHONE NUMBER

NAME

PHONE NUMBER

NAME

PHONE NUMBER

MAKE BURIAL OR CREMATION ARRANGEMENTS

Locate the appropriate burial or cremation document or prepaid burial documents. Request at least 10 copies of death certificate that indicate the cause of death, and request several copies without the cause of death listed.

Funeral Home

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Cemetery

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Memorial Service

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

USE A LOCAL VETERANS SERVICE ORGANIZATION (VSO)

To locate a VSO in your area, call MOAA at (800) 234-MOAA (6622).

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

IMMEDIATELY

STOP RETIRED PAY AND APPLY FOR APPLICABLE BENEFITS

Once you stop military retired pay, start an annuity application and apply for residual retired pay. Prepare to provide your deceased spouse's Social Security number and death date and a copy of the death certificate.

Army, Marine Corps, Navy, and Air Force:

Defense Finance and Accounting Service Retirement Pay
PO Box 7130, London, KY 40742
phone: (800) 321-1080; fax: (800) 469-6559

Annuitant death (Survivor Benefit Plan) services:

Defense Finance and Accounting Service Annuitant Pay
PO Box 7131, London, KY 40742
phone: (800) 321-1080; fax: (800) 982-8459

Coast Guard, NOAA, and USPHS:

Commanding Officer (RAS)
U.S. Coast Guard Pay and Personnel Center
(or NOAA Corps Commissioned Personnel Center)
444 S.E. Quincy St., Topeka, KS 66683
phone: (800) 772-8724 or (301) 427-3280

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

APPLY FOR RCSBP (FOR RESERVISTS)

Survivors of reservists or guardmembers enrolled in the Reserve Component Survivor Benefit Plan (RCSBP), not receiving military retired pay, contact:

Army/U.S. Army Resources Command: (888) 276-9472

Marine Corps: (800) 336-4649

Navy: (866) 827-5672

Air Force: (800) 525-0102

Coast Guard: (800) 772-8724

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION



It's important to contact your spouse's service branch as soon as possible so you can transition seamlessly from military retired pay to a survivor annuity or residual retired pay. This step can help you pay the bills and estimate for your future expenses and ensure you don't have to wonder what to do with uncashed retired paychecks or an inaccessible bank account.

NOTIFY THE SOCIAL SECURITY ADMINISTRATION

Stop the deceased's Social Security payments, and apply for the Social Security survivor and death benefits.

(800) 772-1213

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT THE VA (if applicable)

Stop any VA payments. If your spouse's death was caused, in whole or in part, by service-connected causes, inquire about burial benefits, a government headstone, and Dependency and Indemnity Compensation.

(800) 827-1000

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

MANAGE INVESTMENTS

Transfer at least three months of living expenses to a separate account in your name. Then notify financial institutions, banks, brokerages, etcetera.

NAME

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NAME

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT THE THRIFT SAVINGS PLAN ADMINISTRATOR

(877) 968-3778

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

RECORD BILLS AS THEY ARRIVE FOR PAYMENT

Some bills may be paid electronically.

NAME

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NAME

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NAME

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NOTIFY CREDIT CARD COMPANIES OF DEATH

NAME

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NAME

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

OBTAIN A NEW SURVIVING SPOUSE ID CARD

Visit the nearest military installation, or call MOAA for assistance.

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NOTIFY THE CIVIL SERVICE (if applicable)

Survivors of U.S. government employees should notify the appropriate office.

Office of Personnel Management

Civil Service Retirement System (CSRS) or
Federal Employment Retirement System (FERS)

NAME

ADDRESS

(724) 794-2005

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Civil Service Survivor Benefit Plan, Casualty, and Federal Group Life Insurance

NAME

ADDRESS

(888) 767-6738

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT PRIVATE PENSION OR RETIREMENT PROGRAMS

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NOTIFY LIFE INSURANCE COMPANIES

Prepare to provide the deceased's policy number and death certificate.

NAME

POLICY NUMBER

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NAME

POLICY NUMBER

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT ADDITIONAL INSURANCE PROGRAMS

Prepare to provide policy number and death certificate.

Servicemembers or Veterans group life insurance (SGLI or VGLI)

NAME

ADDRESS

(800) 419-1473

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Service-Disabled Veterans Insurance or other VA life insurance

NAME

ADDRESS

(800) 669-8477

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

LOCATE

Completed MOAA Personal Affairs Action Guide

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Last Will and Testament

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

DD Form 214 (copies needed)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

DD Form 1300 for active duty deaths (copies needed)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Social Security cards (at least two copies needed)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Insurance policies

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Loans and other liabilities

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Deed and proof of home ownership documents

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Checking accounts (find account numbers, usernames, passwords, and checkbooks)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Savings accounts (find account numbers, usernames, and passwords)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Certificates of deposit

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Safety deposit box key

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Username and passwords for computer accounts and email

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Federal and state tax documents

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT AN ATTORNEY OR ESTATE EXECUTOR

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT A CERTIFIED PUBLIC ACCOUNTANT (if applicable)

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NOTIFY YOUR FINANCIAL PLANNER (if applicable)

NAME

ADDRESS

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NOTIFY (if necessary)

Magazines (cancel or modify subscriptions, if desired)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Medical offices

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Dental offices

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Hospice nurse

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

NOTIFY (if necessary)

Optometrist, ophthalmologist, etcetera

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

State Department of Motor Vehicles (registration)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

State Department of Safety (driver licensure)

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Voter registration office

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Property tax office

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Auto leasing agent

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

Credit-reporting agencies

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION



When you let your State Department of Motor Vehicles know about your spouse's death, you will need to submit your spouse's driver's license and a copy of the death certificate along with the name of the person reporting the death and his or her relationship to the deceased, signature, and phone number.

NOTIFY THE DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)

(800) 538-9552

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING ACTION

FINAL ACTION

REPORT DEATH TO FRATERNAL AND PROFESSIONAL ORGANIZATIONS (if member)

Military Officers Association of America

(800) 234-6622

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

DATE

PENDING ACTION

FINAL ACTION

Army and Air Force Mutual Aid Association: (800) 336-4538

Navy Mutual Aid Association: (800) 628-6011

Armed Forces Service Corp.: (888) 237-2872

AARP: (888) 687-2277

American Legion: (800) 433-3318

Disabled American Veterans: (877) 426-2838

Other: Veterans of Foreign Wars, Vietnam Veterans of America, University or high school alumni association, Kiwanis International, Rotary Club

NOTIFY THE INTERNAL REVENUE SERVICE (if needed)

NAME

ADDRESS

(800) 829-1040

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT THE VA OFFICE OF SURVIVOR ASSISTANCE

Survivor and Dependent Support

NAME

ADDRESS

(202) 461-1077

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

CONTACT THE TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)

Help and support are available 24/7 to counsel callers through grief.

NAME

ADDRESS

(800) 959-8277

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

USE THE VA CRISIS LINE

Help is available 24/7 for depressed or suicidal callers in need.

NAME

ADDRESS

(800) 273-8255

PHONE NUMBER

FAX NUMBER

PERSON CONTACTED

COMMENTS

DATE

PENDING
ACTION

FINAL
ACTION

MAKE THE MOST OF YOUR MOAA MEMBERSHIP

Experience MOAA's powerful array of resources and member benefits designed to help you through every aspect of life.

Legislative advocacy — Your membership helps support MOAA's critical advocacy efforts for better pay, health care, family support, and retirement benefits for military officers and their families.

Expert advice on issues important to you — Take advantage of members-only programs designed to advance your career, secure your financial future, and make the most of your earned benefits.

Affordable insurance products — Now you can get affordable member rates on life, health, and long term care insurance plans that supplement your earned benefits.

Financial services — Access powerful online tools as you make decisions about debt management, college costs, mortgages, retirement plans, and more.

Military Officer — Look at today's issues from a military officer's perspective, get updates on your earned benefits, and read about what MOAA is doing for you.

Money-saving discounts — Enjoy exclusive members-only discounts on Dell and Apple computers, hotels, car rentals, vacation packages, and more.

For more information about MOAA member benefits and services, please visit us at www.moaa.org/memberbenefits.

MOAA PUBLICATIONS

For more than 85 years, MOAA has been fighting for the interests of military members and their families. We understand the challenges you face because we're just like you, and we're ready to share our expertise and experience. The MOAA library of guides and reference tools is available to help you navigate the challenges that arise at every stage of life.

Financial Planning Guide

Survivor's Checklist: First Steps for Moving On

Estate Planning

The MOAA Investors' Manual

**FOR MORE INFORMATION
ABOUT MOAA PUBLICATIONS,
CALL (800) 234-MOAA (6622)
OR VISIT US ONLINE AT
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