

CANDOER Preface

Since co-founding, with Babe Martin, the CANDOER organization in 1995 I have received requests from members for assistance when a spouse dies. With a memory shorter than my hair this has led to my repeatedly having to research information.

In a conversation I had with Milt Aldridge he informed me that REFCOM had ran into the same problem and that they had compiled a survivors booklet for use by their members. Milt forwarded the booklet to me to put up on the CANDOER web site (www.candoer.org) for our membership to use.

The booklet was geared toward GS retirees and had no information for FS retirees. Tom Murphy volunteered to assist me in adding the information needed for the FS retirees. His input was invaluable to me in making the necessary changes to this document for the information needed by FS retirees.

This guide should not be consider absolutely all inclusive because every individual situation will be somewhat different depending on the family situation, state of residence, and many other factors. However, it is an excellent starting point. It is intended for printing on three-ring binder paper so that it can be placed in a three-ring binder, and additional pages inserted as warranted for any special situation.

This guide is written as if the deceased and the survivor are one entity. As you work through it, some items are for the individual, whereas other items are for the survivor. For example, in one area the individual is asked what type of funeral is desired. In another section, items for the survivor are listed as things to do after the funeral. The more each knows about the other, the higher probability of things being done as one desired and needs.

We would suggest that this guide be copied and then a copy be completed for each person. This will help if future events dictate necessary changes.

Also, this survivor guide should in no way be considered as a replacement for competent legal advice. Legal advice is different for each individual state based on the specific state laws for wills, power of attorney, and other related issues.

If you have additional items that you think should be included, please share them with us, and they will be passed along.

Any changes or additions you feel should be made, to this booklet, please forward them to me at: candoercat@gmail.com

REFCOM Preface

Several years ago, I, as the Refcom treasurer, received a membership check from a surviving widow. In the envelope with the check was a note detailing estate settlement difficulties that had been encountered when her husband (OC retiree) had died. She had called several government locations for assistance, even our Agency, all to no avail. After reading the note, I decided that this lady needed to talk to someone. Even though I did not know her, I called and talked for some length of time. The note and the conversation reminded me of the days when we, OC people, took care of our own.

So, the Refcom member database was reviewed and several members who lived in the same area as this widow were contacted by email. I sent them a message and shortly outlined my thinking and suggested that one of them contact her, take her to lunch, and send me the bill. I received a response that a luncheon was scheduled and that I would not be receiving the bill. An OC'er had come through for another in the time of need!

These events and other comments by members started a process that has culminated in the survivor booklet specifically tailored to our people. An email was sent out to all members requesting ideas that they might think should be included. All of this information was gathered, and Gus Gustafson collected additional information and assembled it into this guide.

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The Preface was by Milt Aldridge.

The majority of the work for this document was collected and prepared by Gus Gustafson. We owe him a big debt of gratitude for all of his work on our behalf.

This survivor's guide, originally prepared and published in 2006, was updated on July 28, 2009 by Milt Aldridge, 540 788 4026 or milt.aldridge@erols.com who has been acting as the clearing house for changes. Since so many people provided input to this total document, please consider passing along any changes you deem appropriate so they can be included in any future updates. A great deal of gratitude will come your way for helping the family.

This document, even though originally intended for OC retirees, has been determined and found to be very useful for numerous Agency retirees. We have gladly given permission for widespread use as long as the originators receive credit for the many months of research and hard work preparing the original and maintaining the updates.

Introduction

There are many areas of concern when preparing for and when the spouse dies. The areas include, but are not limited to, planning for incapacity of the individual who can no longer make decisions, finances for the family, laws and regulations for local, state, and federal government when they apply to a specific situation, and many, many other areas. Hopefully, this survivor's booklet, generated for the specific use of government retirees, will be of assistance.

Planning for Incapacity: The recent national and international interest in a case of a woman living in Florida re-enforces the necessity to plan – in writing – what a person's wishes would be in certain events. The lack of this planning can have a devastating effect on the family members, the estate, and the medical community trying to serve the individual. Without clear directives life/death decisions are ultimately left up to family members, the courts, hospital administration, and/or government agencies. There is a strong possibility that you or one of your loved ones will become temporarily or permanently incapacitated. Some incapacity planning strategies that may be appropriate based on your personal and financial situation is included for your consideration.

Living Will: A living will is a written legal document that allows you to communicate your decisions regarding medical care if you lose the mental or physical capacity to make or communicate a responsible decision for yourself. A living will is limited in scope and only applies if you are terminally injured, in a persistent vegetative state, or close to death. It does not take into account specific situations and is generally not effective in emergencies.

Do Not Resuscitate – DNR: Some states require a DNR legal document. The DNR order is the only advanced medical directive specifically intended for use in an emergency. This order allows the individual to decline CPR if the heart or breathing fails. If someone in the state of Virginia calls the rescue squad, that very action is deemed an emergency and all actions necessary to maintain life will be implemented when the rescue squad arrives. The same thing applies if someone goes to the Emergency Room of a hospital. So, if one does not desire to be resuscitated, then a DNR is necessary to hand to the rescue squad at the front door of the home. Also, a DNR should be given to the ER person upon entry. A DNR should be filed with your doctor, hospital, and any other medical service office that serves your area if you do not desire to be resuscitated. Another method of notifying emergency personnel of your desires is to wear a Medic Alert necklace or ID bracelet or a card carried in your wallet. Remember, all states differ in this area and may require other types of documents.

Durable Power of Attorney for Healthcare - DPAHC: This legal document may be used to complement, or completely replace, the living will. This planning tool offers greater flexibility and typically covers many issues that are not addressed in a living will. With a DPAHC, authority is given to another person to make medical and personal care decisions for you if you become incapacitated.

This type of document can cover more than life sustaining treatment; you can also include personal viewpoints regarding medical care that could potentially cover a multitude of situations. Your representative would have the opportunity to evaluate your proposed treatment and make a decision based on very specific circumstances. Potential risks include that your representative may not be available during a medical emergency to act on your behalf or may decide not to follow your desired medical guidelines for incapacity.

Durable Power of Attorney for Financial Matters: A Durable Power of Attorney (DPOA) is a legal instrument that gives another person legal authority to manage your financial affairs and protect your property during a period of incapacity. The person to whom authority is given is usually referred to as an attorney-in-fact, but need not be an attorney. The two types of DPOAs are standby and springing. The primary difference between the two is based on when they become effective. A standby DPOA becomes effective as soon as you sign it, whereas a springing DPOA does not become effective until you become incapacitated. A DPOA is fairly

simple and inexpensive to implement and ends upon your death.

Revocable Trust: A revocable trust, often called a living trust, is another way to manage your property in the event of incapacity. As the name implies, you can revoke or amend the terms of this type of trust. Typically, an individual (grantor) creates and funds the revocable trust. He/she can name himself/herself as the beneficiary, trustee, and/or co-trustee. If the grantor should become mentally incapacitated, the successor trustee, or co-trustee, if one is named in the trust agreement, could manage the assets for the grantor and also distribute those assets in a way that is in the grantor's best interest. For this reason, revocable trusts are often preferred to naming a guardian or requesting a court to appoint one.

Guardianship: Establishing a guardianship is an alternative method of protecting your property in the event of incapacitation. A petition must be filed with the appropriate court, usually after you become incapacitated. The court will be presented with the facts and appoint a guardian if it finds that you are unable to manage your own affairs. In some states, you are able to name a guardian in advance, either through a Durable Power of Attorney or other legal document. Some disadvantages of this method are that court proceedings are often expensive and emotionally draining; in addition, the powers of a guardian are often limited. Guardianships usually terminate upon death or when you regain capacity. The court also has the ability to remove a guardian.

Making Strategic Decisions: While all of these planning strategies have advantages and disadvantages, your specific circumstances and goals will help determine which strategy is appropriate for you. Here are some critical questions that may help you make the best decisions regarding your personal incapacity plan.

In the event of incapacitation:

Is it important to you that your property is preserved and distributed according to your specific wishes?

Will family members need the value of your property to support them?

Do you want to spare your family the burden of acquiring control of your property?

Is there someone you trust to manage your financial affairs competently?

How comfortable are you with the thought of sharing control of your property?

Do you want the person who controls your property to maintain control upon your death?

Do you want to avoid court intervention?

A very important note: It is important that you consult an estate attorney and/or other appropriate advisors before making any final decisions regarding your own incapacity plan.

PS: This information came from the May 2005 Legg Mason monthly paper called Premier Perspective. Some personal comments were included.

Part I

Preparation

1. There are many documents you should locate and list their locations for surviving family members. These include, but are not limited to, the following:
 - A. Birth Certificates
 - B. Marriage License
 - C. Insurance Policies including Long Term Care
 - D. Title to vehicles
 - E. Deed to properties
 - F. IRA, Thrift, 401K programs, Agency investment plan called VIP
 - G. Military form DD-214
 - H. Loan and Mortgage documents
2. You should assure that all accounts, such as bank accounts, credit card accounts, and investment accounts are truly "joint accounts" with rights of survivorship. Many institutions issue the account to a primary person. Although the account may state "joint" some rights to the secondary person are not provided. This will cause delays in accessing the accounts. Avoiding probate of a will varies from state to state, because of different laws. Make sure you know the laws in your state of residence.
3. Make a list of internet accounts, their e-mail address and passwords. Be sure the spouse is aware of the **CANDOER** or other web sites, where you are a member and their procedures and passwords.
4. Have an updated last will, living will and durable power of attorney. The durable power of attorney (POA) means that the "attorney in fact" can continue to exercise power after the principal has become incapacitated (but alive). If the POA is not durable the "attorney in fact" can only exercise power when the principal is competent. All power of attorney rights terminate upon the death of the principal. This is where the will takes over, and you can transfer ownership of any property. If you do not want "joint accounts" you may want to investigate a POD, which means "payable on death".
5. Revisit your documents that require beneficiaries and update them if necessary. This is another way to avoid an attorney. Avoid "joint tenant" accounts. Have them changed to Dick **or** Jane accounts. Some states have adopted the Uniform Transfer on Death Act. Check your state.
6. Don't forget any VA benefits for which you might be eligible. This is where the DD214 will be needed.
7. Make arrangements for the funeral. Things, such as funeral home services, etc, should be in written form to express your wishes and avoid quick and sometime expensive decisions at the time of passing.
8. If you name an executor, check your local state requirements for wills, durable power of attorney etc. Some states require that executors live in the same state as the departed.
9. If you move to a new state, check their requirements for the legal documents discussed in this paper and update them as necessary for your new state of residence.

10. List the companies that are paid directly from the checking account. Also make a list of companies that are paid by check or other methods.
11. A sufficient amount of funds should be available to the survivor to cover up to three months of bills. This is to include all living expenses. This is needed to cover the time until insurance and survivor annuity funds become available. More than three months funds may be necessary if you pay cash for the funeral.
12. If you are married, there should be a second copy of the booklet so it can be tailored to each individual.
13. Make a list of family members, friends, etc. with their telephone numbers. Have this prepared, and designate someone in the family or a close friend to notify others of the death. This is not a task the spouse should handle during this time. A format for this is not included in this booklet due to the changing nature of a list like this. It would be a good idea to keep a paper pad by the telephone so notes can be made. During a time of crises things will be forgotten quickly.
14. Almost everyone will require a copy of the Death Certificate. A good estimate is 15 copies. Certified death certificate copies can become quite expensive.
15. Notify Medicare and Medicaid. (Medicaid is a medical program for low income people primarily administered by each state.) They will need the social security number.
16. Notify Social Security Administration. They will need the social security number. You could possibly speed up things if you make a personal visit to the local SSA office and sign a claim. The first check should arrive one to three months after the claim is made.
17. Notify the Office of Personnel Management (GS) or the Human Resources Service Center of the Department of State (FS). This is, possibly, the first thing the survivor should do, for it gets the ball rolling on the survivor's annuity payments. They will need the Claim Number that can be found on the Notice of Annuity Adjustment or on a 1099R. OPM offers two brochures for family members applying for death benefits. Form SF2800 - Applying for Death Benefits under the CSRS. Form SF-3114 - Applying for Death Benefits under the Federal Employees Retirement System (FERS). These brochures are provided to all families with the Application for Death Benefits. You can review these brochures on OPM's website at <http://www.opm.gov/forms>. An advanced copy of these forms is NOT available.
18. Draft a simple, flexible budget to begin tracking everyday income and expenses. Revise it as necessary.

Part II

Implementing Your Plans

1. Cemetery and Funeral Arrangements

- 1. Name of Funeral Home: _____ Telephone: _____
- 2. Address: _____
- 3. Prearrangements have been made: yes no
If yes, documentation is located: _____

2. Information for the Funeral Director

This list should be taken to the funeral home, along with any cemetery information.

- 1. Full name: _____
- 2. Residence: _____ Since: _____
- 3. Marital status: _____ Spouse's name: _____
- 4. Date of birth: _____ Birthplace: _____
- 5. Father's name: _____ Birthplace: _____
- 6. Mother's maiden name: _____ Birthplace: _____
- 7. Military record: _____ Service Number _____
- 8. Social Security Number: _____
- 9. Life insurance:

Bring policy if proceeds will be used for funeral expenses. You may be able to sign over the policy or you can wait until the insurance company pays you, if you are the beneficiary, and then you pay the Funeral director.

- 10. Request death certificates---suggest 15 copies. The funeral home will charge you for each certified copy.

3. Cemetery Plot.

- 1. Location: _____
- 2. Date Purchased: _____
- 3. Deed Number: _____
- 4. Location of Deed _____
- 5. Other information _____
- 6. Contact Person _____ Telephone _____

4. Obituary Information: There are additional suggestions for writing an obituary near the end of this document. Write your own alone or in conjunction with family.

- 1. School (s): _____ Dates: _____ Degree (s) _____

- 2. Employment: _____

- 3. Length of time at current address: _____
- 4. Special honors/awards: _____

- 5. Community activities: _____

6. Professional memberships: _____

7. Other memberships: _____

8. Volunteer activities: _____

9. Other information: _____

10. List of surviving family members: _____

4. Funeral Preferences: If you wish to have specific procedures followed during the viewing, ceremony, or burial procedures, write them down. Be as specific as you wish and make a copy available to the funeral director.

1. The following service(s): _____
2. Funeral (before disposition) Church: _____
3. Memorial (after disposition) Place: _____
4. Graveside: _____ Cemetery: _____
5. Mortuary: _____ Name: _____
6. Other: _____

Service preferences:

1. Eulogy: Yes___ No___ By whom if yes _____
2. Omit Flowers: Yes___ No___ In Lieu of Flowers Yes___ No___
In Lieu of Flowers donations to: _____
3. Readings: _____
Music: _____
Other Preferences: _____

Simple Arrangements:

1. Embalming: Yes___ No___ (State law may or may not dictate this.)
2. Public viewing: Yes___ No___
3. Least expensive burial or cremation container: Yes___ No___
4. Immediate disposition: Yes___ No___
5. If cremation is to be conducted notify the funeral home immediately. No embalming is necessary if cremation is to occur.

Remains should be:

1. Interned: Cemetery: _____
2. Cremated and the ashes
Scattered: Yes___ No___ Place: _____
Buried: Place: _____
3. Remains donated: Arrangements made on: _____ With: _____
Documentation located: _____
4. Disposed of as follows: _____
5. Memorial gift(s) to: _____

- 6. Autopsy if doctor or family requests: Yes___ No___
- 7. Donate organs to: _____
Location of organ donor card: _____

Special Wishes

Banking and Financial Information

1. Checking Accounts

Attach a separate summary if needed.

- A. Bank name and address: _____
Names on account: _____
Account number: _____
Type of account: _____
Location of passbook: _____
Special instructions: _____

- B. Bank name and address: _____
Names on account: _____
Account number: _____
Type of account: _____
Location of passbook: _____
Special instructions: _____

- C. Bank name and address: _____
Names on account: _____
Account number: _____
Type of account: _____
Location of passbook: _____
Special instructions: _____

2. Savings Account(s)

- A. Bank name and address: _____
Names on account: _____
Account number: _____
Type of account: _____
Location of passbook: _____
Special instructions: _____

- B. Bank name and address: _____
Names on account: _____
Account number: _____
Type of account: _____
Location of passbook: _____

Special instructions: _____

3. List of real estate holdings, loans and mortgages:

- A. Location of the real estate: _____
Any Loans or Mortgages on property: Yes _____ No _____
Lending institution name: _____
Address: _____
Contact Person: _____
Contact Phone number: _____

4. Other types of Loans Outstanding

Provide the following information for each loan other than mortgages:

- A. Bank name and address: _____
Name on Loan: _____
Monthly payment: _____
Account number: _____
Location of papers and payment book: _____
Collateral: _____
Is there a life insurance policy on the loan? Yes ___ No ___
Name and number of policy if Yes: _____

5. Debts Owed to the Estate

- A. Debtor: _____
Description: _____
Terms: _____
Balance: \$ _____
Location of documents _____
Comments on loan status/discharge: _____

Credit Cards

1. Bank Credit Cards: All credit cards in the deceased's name should be canceled or converted to the survivor's name. Don't forget to change the pin numbers.

Banks:

- A. Bank: _____ Telephone number: _____
Address: _____
Name on card: _____
Account number: _____
Location of card: _____
- B. Bank: _____ Telephone number: _____
Address: _____
Name on card: _____
Account number: _____
Location of card: _____

2. Store Credit Cards

- Store: _____ Telephone number: _____
Address: _____
Name on Card: _____

Account number: _____
Location of card: _____

Store: _____ Telephone number: _____
Address: _____
Name on Card: _____
Account number: _____
Location of card: _____

Store: _____ Telephone number: _____
Address: _____
Name on Card: _____
Account number: _____
Location of card: _____

3. Other Credit Cards

Card Name _____ Telephone number: _____
Address: _____
Name on Card: _____
Account number: _____
Location of card: _____

Card Name _____ Telephone number: _____
Address: _____
Name on Card: _____
Account number: _____
Location of card: _____

Investments

Stocks

- | | |
|----------------------------------|-----------------------------------|
| 1. Company: _____ | 2. Company: _____ |
| Name on certificate(s) _____ | Name on certificate(s) _____ |
| Number of Shares: _____ | Number of Shares: _____ |
| Certificate number(s) _____ | Certificate number(s) _____ |
| Purchase price and date: _____ | Purchase price and date: _____ |
| Location of certificate(s) _____ | Location of certificates(s) _____ |
| 3. Company: _____ | 4. Company: _____ |
| Name on certificate(s) _____ | Name on certificate(s) _____ |
| Number of Shares: _____ | Number of Shares: _____ |
| Certificate number(s) _____ | Certificate number(s) _____ |
| Purchase price and date: _____ | Purchase price and date: _____ |
| Location of certificate(s) _____ | Location of certificates(s) _____ |

Investment advisors/counselors:
Provide for all investments:

Brokerage Firm _____
Broker's name: _____ Telephone: _____

Brokerage Firm _____
Broker's name: _____ Telephone: _____

List all 401K/IRA investments.

Brokerage Firm _____
Broker's name: _____ Telephone: _____

Thrift Savings Plan Account number: _____ Telephone _____
G Fund \$ _____ F Fund \$ _____ C Fund \$ _____
S Fund \$ _____ I Fund \$ _____ Other Fund \$ _____

Bonds, Certificates of Deposits (CDs), and other interest-earning securities

- | | | | |
|---|--------------------------------|----|--------------------------------|
| 1 | Issuer: _____ | 2. | Issuer: _____ |
| | Issued to: _____ | | Issued to: _____ |
| | Face amount: \$ _____ | | Face amount: \$ _____ |
| | Bond Number: _____ | | Bond Number: _____ |
| | Purchase price and date: _____ | | Purchase price and date: _____ |
| | Maturity date: _____ | | Maturity date: _____ |
| | Location of certificate: _____ | | Location of certificate: _____ |

Mutual Funds

- Company: _____
Name on account: _____
Account number: _____
Number of Shares: _____
Location of statements, certificates: _____
- Company: _____
Name on Account: _____
Account number _____
Number of Shares: _____
Location of statements, certificates _____
- Company: _____
Name on account: _____
Account number: _____
Number of Shares: _____
Location of statements, certificates: _____
- Company: _____
Name on Account: _____
Account number _____
Number of Shares: _____
Location of statements, certificates _____

Other Investments

Insurances

Life Insurance: To collect benefits, a copy of the death certificate must be sent to each insurance company. Remember, a will notation cannot over-ride the payment to a beneficiary on an insurance policy. The beneficiary noted on the insurance policy will receive the payout of the insurance policy no matter what is stated in a will.

- | | |
|--------------------------------|-------------------------------|
| 1. Policy Number:_____ | 2. Policy number:_____ |
| Insurer's Name_____ | Insurer's Name_____ |
| Amount:_____ | Amount:_____ |
| Location of Policy:_____ | Location of Policy:_____ |
| Name of insured:_____ | Name of insured:_____ |
| Insurer's address:_____ | Insurer's address:_____ |
| Kind of Policy:_____ | Kind of Policy_____ |
| Beneficiaries:_____ | Beneficiaries:_____ |
| _____ | |
| Issue date:_____ | Issue date:_____ |
| Pay out policy:_____ | Pay out policy:_____ |
| Other options for payout:_____ | Other option for payout:_____ |
| _____ | |

3. Veteran's Insurance- Call local Veterans Administration Office.
Telephone: _____ or 1 800 827-1000

To determine your estate value for tax purposes, you may want to total the amount of insurances payable upon death: \$_____

Murphy note: Insurance is not taxable!

4. Homeowners/rental
Coverage:_____
- Insurer's name and address:_____
- Policy number:_____
- Location of Policy:_____
- Renewal Date:_____
- Agent:_____ Telephone:_____

5. Automobile
Coverage:_____
- Insurer's name and address:_____
- Policy number:_____
- Location of Policy:_____
- Renewal date:_____
- Agent:_____ Telephone:_____

6. Medical
Coverage:_____

Insurer's name and address: _____
 Policy number: _____
 Location of policy: _____
 Through employer or other group: _____
 Agent: _____ Telephone: _____
 MSA (Medical Savings Account) Yes _____ No _____
 Name of holder _____ Contact Number _____
 HSA (Health Savings Account) Yes _____ No _____
 Name of holder _____ Contact Number _____

7. Other Insurance

Second house, time-share, condo, second car, boat, recreational vehicles. Use an attachment to this page.

Social Security

1. Full Name _____

Social Security Number: _____
 Location of Social Security Card: _____
 Social Security Telephone number: 1 800 772-1213

Estate Planning Documents

Location of Personal Papers

1. Last will and testament: _____
 Prepared by (attorney or firm) _____ Telephone _____
2. Durable Power of Attorney: _____
3. Living Will: _____
4. Do Not Resuscitate _____
5. Birth Certificate: _____
6. Communion, confirmation certificates: _____
7. School diplomas: _____
8. Marriage certificates: _____
9. Military records: _____
10. Naturalization papers: _____
11. Other (e.g. adoption, divorce): _____
12. Letter of instructions: _____

The Letter of Instructions can be used for specific actions or activities that the deceased wanted carried out. For example, the special belt buckle bought in an Eastern Souk should go to the youngest son, or the coin collection should be split among the children. This type of information does not belong in a will!

Safe-Deposit Box (should be joint owners with survivorship)

1. Bank name and address: _____
2. In whose name: _____
3. Location of Key: _____
4. Box number: _____
5. List of contents: _____

Attach a separate list if extensive. *Some states will have the box sealed once the bank is notified of the death, even if it is jointly owned.

Post Office Box

1. Address: _____
2. Owner(s) _____
3. Box number: _____
4. Location of key or combination: _____

Income Tax Returns

1. Location of all previous returns (federal, state, local): _____
2. Tax preparer's name: _____ Telephone _____
3. Location of estimated tax files (Check to see if any estimated quarterly taxes are due.) _____

Doctors Names and Addresses

1. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____
2. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____
3. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____
4. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____
5. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____
6. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____
7. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____
8. Doctors name: _____ Telephone: _____
Treatment(s) prescribed _____

Other items for consideration

Utilities:

Gas Company: _____ Contact Name: _____
 Account #: _____ Telephone: _____
 Electric Company: _____ Contact Name: _____
 Account #: _____ Telephone: _____
 Telephone Company: _____ Contact Name: _____
 Account #: _____ Telephone: _____
 Internet Provider: _____ Contact Name: _____
 Account #: _____ Telephone: _____
 Satellite TV Company: _____ Contact Name: _____
 Account #: _____ Telephone: _____
 Cable Company: _____ Contact Name: _____
 Account #: _____ Telephone: _____
 Trash Company: _____ Contact Name: _____
 Account #: _____ Telephone: _____

Newspapers

_____ Account # _____ Telephone: _____
 _____ Account # _____ Telephone: _____
 _____ Account # _____ Telephone: _____

Magazines

_____ Account # _____ Telephone: _____
 _____ Account # _____ Telephone: _____
 _____ Account # _____ Telephone: _____

Other accounts to cancel

_____ Account # _____ Telephone: _____
 _____ Account # _____ Telephone: _____
 _____ Account # _____ Telephone: _____

Household Contents

Location of inventory: _____
 Location of Appraisals: _____

Important Warranties and Receipts

Item: _____ Location: _____
 Item: _____ Location: _____

Automobiles

A. First Automobile

1. Year, make, and model _____
2. Body type: _____
3. Cylinders: _____
4. Color: _____
5. Identification number _____
6. Name on Title: _____
 Location of papers (i.e. title, registration, loan) _____

B. Second Automobile

1. Year, make, and model _____
 2. Body type: _____
 3. Cylinders: _____
 4. Color: _____
 5. Identification number _____
 6. Name on Title: _____
Location of papers (i.e. title, registration, loan) _____
-

C. Third Automobile

1. Year, make, and model _____
 2. Body type: _____
 3. Cylinders: _____
 4. Color: _____
 5. Identification number _____
 6. Name on Title: _____
Location of papers (i.e. title, registration, loan) _____
-

Quick Reference Page

1. Full Legal Name: _____ Date of birth: _____

2. OPM Retirement Branch Telephone number: 1 888 767-6738 or 202 606-0500
Foreign Service contact HRSC 1 866 300-7419

NOTE from a user of the OPM number: The OPM 888 number rang busy for 20 minutes. I tried the 202 number, and had someone on the line in less than 10 minutes. Also using the OPM web site for submitting questions is an option, but there is no proof that these are answered any faster than hanging on the phone.

3. CSA number: _____

4. Pin Number: _____

5. SSN: _____

6. Insurances: UBLIC Yes____ No____ FEGLI: Yes____ No____
UBLIC Phone number is 1 800 769-6953
FEGLI is handled by OPM at 1 888 767-6738.

7. Military Service Number: _____

8. Born in (City, State) _____

9. Current location of Will, Living Will, Durable Power of Attorney: _____

10. Documents needed for most occasions: Birth Certificate, Death Certificate (15 copies recommended), Marriage Certificate, Military Discharge form DD214

11. Military telephone number: _____ 1 800 827-1000 _____

Part III

Check List

This is a check list for those things that need your immediate attention at the time of the spouse's death or as soon thereafter as practical. Place a pad of paper near your primary telephone so notes can be made about incoming and outgoing calls. Much will be forgotten during this time of great distress. You may want to have a family member or close friend make the death notification telephone calls. They should keep a record of who was called for future reference purposes of the survivor.

1. Foreign Service Annuitants notify Human Resources Service Center, (HRSC) @ 1-866-300-7419 -- Civil Service Annuitants notify OPM Retirement Branch @ 202 606-2532.
2. Notify OPM Insurance Branch. _____
3. Notify Social Security 1 800 772-1213
You could possibly speed up things if you make a personal visit to the local SSA office and sign a claim. The first check should arrive one to three months after the claim is made.
4. Obtain Death certificates _____
5. Notify Bank(s) _____
6. Change car registration(s) _____
7. Notify IRS (change deduction with a W4) _____
8. Change Deed to house _____
9. Change Health Benefit - Self only (OPM) _____
10. Cancel Credit Cards _____
11. Change all bank and credit card pin numbers _____
12. Revise you investment strategy; especially if a 401K/IRA is involved. _____
13. Take inventory by making a detailed list of the deceased's assets. Determine the fair market value of each asset. If you don't know, it may be worth paying an evaluator to do the job for you. Select a reputable firm/individual to perform the job to prevent being ripped off.
14. Pet placement. A surviving spouse or family member may not be able to care for the pet. There are many rescue groups for specific types of pets that place them in excellent homes. Designate a Group/Contact Number to help locate a good home for the family pet.
15. If you are the retiree and your spouse dies as the annuity survivor listed at OPM, or HRSC to change/delete the survivor election. Deleting the survivor election will cause your monthly annuity payments to increase.

Contact Information

Office of Personnel Management (Retirement Branch)

Local 202 606-0500 or 202 606-1800

Toll Free 1 888 767-6738

Web Site <http://www.opm.gov/retire/death> See Application for Death Benefits

Office of Personnel Management
Retirement Operations Center
PO Box 45
Boyers, Pa. 16017-0045

Office of Personnel Management
1900 E Street, NW
Washington, DC 20415

A package of forms will be mailed when OPM is notified of the death. The forms are not available before that time. Annuity is stopped immediately upon notifying OPM of the death of an annuitant! Survivor annuity does not start until all forms are completed, returned to OPM and processed by them. This could take up to three months; so it is very important to get this process started as quickly as possible.

Social Security Administration (SSA)

Toll Free 1 800 772-1213

Consider a visit to the local SSA office for guidance rather than telephoning.

Social Security Administration will require the following:

- A. Death Certificate
- B. Social Security Card of Deceased
- C. Copy of Marriage Certificate
- E. Birth Certificates for Applicant deceased and any minor children
- F. Receipted funeral Bill (if applicant is other than surviving spouse)
- G. Proof of Support, (if applicant is other than surviving spouse)
- H. Proof of Support, if applicant is applicant's parent or husband

FEGLI

Is administered by OPM – claim form FE-6 will be provided in the OPM package for Civil Service annuitants. Make sure you mention FEGLI to the OPM employee so, they will send you the form. Foreign Service Annuitants can expect to receive form SF 2818 and other required documentation from HRSC upon notification of the death of an annuitant.

UBLIC

LF-7 Room 4080

Washington, D.C. 20505

571 204-0600 or 1 800 769-6953

Administered by ex-employer

WAEPA (Worldwide Assurance for Employees of Public Agencies)

7651 Leesburg Pike

Falls Church, VA 22043

1 800 368 3484

Veterans' Administration: Contact your Local VA

Claims must be made within two years from internment. You may need the deceased's military service number found on the DD214. A replacement DD214 can be obtained from a web site. Go to: <http://www.archives.gov/veterans/military-service-records/get-service-records.html> for information on how to obtain a replacement DD214. DO NOT PAY SOMEONE TO OBTAIN THE REPLACEMENT DD214 – IT IS FREE FROM THE US GOVERNMENT.

Honorably discharged deceased may be entitled to:

Limited Burial Allowance for burial and funeral of the deceased

Limited burial allowance for burial expenses of a Veteran not buried in a national cemetery.

Burial Flag (often obtained quickly by the funeral home)

Bronze Memorial or Headstone

Presidential Memorial Certificate

You must have the following forms

1. Veteran's Discharge Papers (DD214)
2. Certified Copy of Death Certificate
3. Receipted Itemized Funeral Bill

Military Insurance Number: 1 800 827-1000

Thrift Savings Plan 1 877 968-3778 or www.tsp.gov on the world wide web.

New information on reporting a death to OPM from NARFE356 document.

OPM provides specific ways of reporting the death of an annuitant or survivor. The main changes are which forms need to be filled out and submitted. You can call them on the telephone and request the forms. You can report the death on the OPM web site. You can send them a letter to their Boyers, PA location. And, you can fax the forms to them. Following are the steps to take if you are the immediate survivor or executor:

Step One:

NOTIFY OPM or **HRSC** of annuitant or survivor's death. The Office of Personnel Management may be reached by phone, letter or internet. Phone: 1 888 767-6738 or 202 606-0500 (in the Washington, D.C. Metropolitan Calling Area), or 724 794-5216, or send a fax to: 724 794-1112. Foreign Service annuitants contact HRSC @ 1 866 300-7419, if outside the U.S. use 1 843 308-5539 or FAX 1 843 202-3807 or E-mail HRSC@State.gov.

A letter: can be addressed to: OPM, Retirement Operations Center, Boyers, PA 16017. The internet address, where there is a form to fill out and send online is:

<https://apps.opm.gov/retire/death/death.html>

You will need to have at hand this basic information for OPM.

- Annuitant's and/or Survivor's name

- The Claim Number (found on OPM annual income statement)

- Social Security Number

- Date of death

- Name of contact person, telephone number of contact, and relationship to survivor

- Surviving spouse's name, date of birth, Social Security Number

- Spouse's address, telephone number, best time of day to call the spouse (during business hours)

- Whether there are minor children

Step Two:

OPM or HRSC WILL SEND CLAIM FORMS AND INSURANCE FORMS YOU NEED.

Wait for OPM Forms to be sent to you—they will be dated and have bar codes to speed processing. [The F-100 and other "Survivor Kit" forms are for information gathering only.]

These are the forms you will receive from OPM:

- Application for Death Benefits

- Claim for Death Benefits – Life Insurance

- "Report of Death" Letter, to change Health Insurance from "self & family" to "self."

Step Three:

RETURN UNCASHED TREASURY CHECKS OR NOTIFY BANK OF DIRECT DEPOSITS AFTER DEATH.

Civil Service annuitants return un-cashed treasury checks to: U.S. Dept. of Treasury, Financial Management Services, P.O. Box 7224, San Francisco, CA 94120-7224. If there is no surviving spouse Foreign Service annuitants return unearned checks to Retirement Accounts Division, Department of State, PO Box 150008, Charleston, SC 29415-5008 (1 800 521-2553).

If direct deposit, notify the financial institution of the date of death.

Step Four:

OBTAIN CERTIFIED COPIES OF THE DEATH CERTIFICATE.

You will need many copies, perhaps 12 - 15 or more, for everything in settling the estate. Your funeral home can order these. See below under "Other uses for certified death certificates"

Step Five:

NOTIFY SOCIAL SECURITY ADMINISTRATION.

- Call local office, make an appointment, and follow their guidance. Return SS checks

after date of death. If direct deposit, notify financial institution.

Medicare, Medicaid or other benefits may be affected or need to be changed.

GUIDE FORM TO WRITE AN OBITUARY

A life story should include the following information:

Name of Person _____ Age _____
(Given, middle or nickname - if any, surname)
Parents: Father's Full name _____
Mother's full name (include mother's maiden name) _____
Birth date of deceased: _____ Date of Death _____
Place of birth: _____ Place of Death _____
Education - where - _____
Church affiliation: baptized when/where _____
Education (where, what studies, when) _____
Marriage (when, with whom) _____
(Include maiden name of spouse; or if second marriage, also name of previous spouse)
Children (how many, names) _____
Career/profession _____
(Type of work, what companies/organizations worked for, career changes)
Accomplishments _____
(Goals reached, awards, recognition, etc.)
Other activities _____
(E.g. gardening, woodworking, cooking, traveling, family events, etc.)
Important events in life _____
(Special occasions, milestones, participation in organizations, community life)
Predeceased by _____
(Immediate family members - parents, children, spouse, siblings)
Survived by _____
(Spouse, children, parents, siblings)
Memorial/funeral service _____
(Date, time, place: officiating clergy, name of funeral home)
Place/date of internment _____
(Name of cemetery, location, casket or urn; officiating clergy)

Survivor Booklet Addendum

Protecting Important Documents During Emergencies

Protecting Important Documents

Most people understand the importance of keeping valuable belongings in a safe place in case of an emergency. But what happens if calamity strikes the safe place?

One common place to keep important documents is in a safe-deposit box, which is usually waterproof and fireproof. If the bank is destroyed by a flood or some other disaster, chances are pretty good that you'll never again see the contents of your safe deposit box.

The time to plan for how to recover from a potential disaster is before it strikes. By taking some simple steps before the emergency, you may be able to get your finances - and your life - back on track more quickly when a catastrophe occurs.

Get Ready to Go

Consider preparing a disaster "to-go" package containing essential documents, critical phone numbers, and irreplaceable items, so you can easily grab it if you need to get out in a hurry. A suitcase, valise, or other holder with a handle will work quite well.

- Essential documents could include originals or copies of birth and marriage certificates, passports, insurance policies, wills, deeds, trust documents, tax records, vehicle titles, retirement plan records, prescriptions, and bank and brokerage account numbers. Include papers such as: Durable power of attorney (POA), Medical POA, special medical instructions, or anything else that is only particular to your situation. You may even want to include photocopies of your driver's license, Social Security card, passport, and ATM and credit cards (front and back) in case something happens to the originals. It is also a good idea to keep a key to your safe-deposit box in your disaster to-go package.
- Critical phone numbers could include those of your attorney, physician, creditors, banks, financial advisor, accountant, family members, close friends, and insurers.
- Irreplaceable items could include photographs and keepsakes. For space considerations, you could scan photographs or important documents and download them to a CD-ROM, a storage device such as an external hard drive, or a even a digital music player such as an iPod.

Store It 21st Century Style

Because disasters can occur when you are not at home, you may also want to consider storing copies of important documents and photographs online. This can be accomplished by scanning the documents and e-mailing them to a Web-based e-mail account, which can be accessed anywhere there is Internet access, rather than the e-mail account hosted by your Internet service provider. Be very careful what you put online. Identity theft is one of today's fastest-growing crimes. There is no guarantee that thieves won't hack into your e-mail account and find sensitive information.

For information that is too sensitive to keep online, store it out of your geographical area. Make an arrangement with friends or family in a different part of the country to hold copies of each other's documents. If you don't know anyone who lives far enough away, you may want to rent a safe deposit box in another city.

When it comes to maintaining financial records in the event of a disaster, redundancy is the key. If losing important information would cause you great difficulty, make extra copies and store them in various places.

Take a Good Look Around

To facilitate any settlements with your insurers, keep an inventory of all your personal property. Photographs or video copies of the contents of each room in your house, your cars

and recreational vehicles, and other insured valuables can help substantiate your claim. Make copies of the photos and videos and store them off site.

No one likes to think about the possibility of being hit by catastrophic weather, fire, or other disasters. But taking some time to prepare could mean the difference between the unimaginable and the manageable.

How to Protect your Identity Online

Published: August 30, 2005

Internet phone books, people-finding services, and other online directories make it almost impossible to keep your personal contact information entirely off the Web. It's fairly easy for anyone nowadays to find your name, phone number, home address, or e-mail address, and exploit that information for business or social purposes, advertising or marketing, or even criminal intent. Here are a few ways to help control the amount of personal information you give to the world, while still enjoying what the Internet has to offer.

Before you post any information online:

- Never send free on-line greeting cards. You are exposing yourself and your friends that receive the 'free' cards. Often, this is only a way for the web site owner to collect email addresses and then sell them to the highest bidder. This is where you and your friends start receiving huge amounts of SPAM.
- Be choosy. From the start, limit the amount of personal information you give to a site. Only share your primary e-mail address with people you know, and avoid listing any information in large Internet directories. Most ISPs provide more than one email address for each account. Select one for personal and one for using on-line.
- When shopping online know your sources. The kinds of vendors who sell deeply discounted electronics tend to be different than those selling knitting supplies. Limit your purchasing of expensive, popular items to prominent companies with clear privacy policies. And find out what others say about the sellers and selling sites by reviewing seller and buyer feedback and checking out comparison sites such as Epinions.com or Bizrate.com.
- Read the Web site's privacy statement carefully. This statement should tell you how and why a business is collecting your information. If something doesn't sound right to you, contact the company with questions before you divulge any personal information. If the site doesn't post a privacy policy, take your business elsewhere.
- Post your resume only on prominent job sites. Be sure that any Internet job sites you use have privacy policies that only allow verified recruiters to scan your information. Don't post your resume on your own Web site. Use the second/throw away email address. Never, initially, use your primary email address for this purpose.
- Avoid participating in sweepstakes or other such marketing-driven events, both online and offline. They are sucker activities by those that run the sweepstakes. Often, they are nothing but scams.

Get off the lists (and stay off)

- Find out where you are currently listed by doing your own online research. Search for your name in the popular search engines (such as Google) and in online directories.
- Request that your name be removed from online directories. If it's not clear how to do this on a Web site, use the "Contact Us" link or address at the bottom of the directory site. Remember, sometime this is just another method of the web site owner to collect names.
- Get an unlisted phone number or at least have your address unlisted. Also, instruct your phone and Internet service providers to remove any existing personal information of yours from all of their directories.
- Set up a special e-mail address solely for online activities such as shopping and newsgroups. This way you can close it if needed and start a new one without disrupting your business or personal e-mail correspondence.
- Keep a record any time you give your personal information to a company so you can ask them to remove it later if necessary.

These steps are bothersome at times, but it pays dividends in protecting your identity and keeping your email inbox clear of bogus/scam/spam messages.