



# 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](mailto: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.

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NAME

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PHONE NUMBER

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NAME

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PHONE NUMBER

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NAME

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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  
8899 E 56th Street, Indianapolis IN 46249-1300  
phone: (800) 321-1080; fax: (800) 469-6559

**Annuitant death (Survivor Benefit Plan) services:**

Defense Finance and Accounting Service Annuitant Pay  
8899 E 56th Street, Indianapolis IN 46249-1300  
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: (866) 772-8724 or (785) 339-2200

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PERSON CONTACTED

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COMMENTS

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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:** (866) 772-8724

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PERSON CONTACTED

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COMMENTS

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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

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DATE

PENDING  
ACTION

FINAL  
ACTION

### Last Will and Testament

COMMENTS

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DATE

PENDING  
ACTION

FINAL  
ACTION

### DD Form 214 (copies needed)

COMMENTS

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DATE

PENDING  
ACTION

FINAL  
ACTION

### DD Form 1300 for active duty deaths (copies needed)

COMMENTS

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DATE

PENDING  
ACTION

FINAL  
ACTION

### Social Security cards (at least two copies needed)

COMMENTS

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DATE

PENDING  
ACTION

FINAL  
ACTION

### Insurance policies

COMMENTS

---

DATE

PENDING  
ACTION

FINAL  
ACTION

### Loans and other liabilities

COMMENTS

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DATE

PENDING  
ACTION

FINAL  
ACTION

### Deed and proof of home ownership documents

COMMENTS

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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

**Usernames 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) 827-1000

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

838255

TEXT

[www.veteranscrisisline.net](http://www.veteranscrisisline.net)

CHAT

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 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](http://www.moaa.org/memberbenefits).*

## MOAA PUBLICATIONS

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For 90 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  
[WWW.MOAA.ORG](http://WWW.MOAA.ORG).**