

Estate Planning Legal Advice, Casualty Assistance and Survivor Benefits Guidance for Air National Guard Retirees



To All 162nd Retirees,

Experience with some of our retirees who have passed away has shown that not all were adequately prepared for their inevitable demise. Unfortunately, when a retiree has not prepared their estate, it creates unnecessary tasking and frustration for those left behind. At a time when the survivor's world has radically changed with the loss of a loved one, the surviving family members are burdened not only with burial details, but also with searching for documents and organizing the transfer of assets to surviving family members. Without proper preparation this can be a daunting task for your heirs.

What you should do: *Create an estate plan!* Some retirees may have the knowledge and resources needed to create an estate plan on their own. That's good, however if you do need help we have created two guides. One will help organize retiree's assets and the other to assist surviving spouses/family members. They are:

1. Retirees "Getting Your Affairs in Order" Guide.
2. Survivor Benefits Guide

Professional help: If you need professional help, assistance is available for military retirees and dependent family members on most military bases. You can get advice on getting your affairs in order, and also help for survivors, that will be accomplished by professionals who understand the needs of military personnel and their dependants. This advice is one of your entitlements, so the process is generally without cost to you. Following are some local Davis-Monthan AFB contacts that may help you and your family "Get Your Affairs in Order".

Estate Planning: Most military bases (including DMAFB) have estate planning advisors that provide financial guidance on military pay and benefits. At DMAFB the Airman Family Readiness Center (AFRC) provides this service. Call them at 228-5690 for more information and/or to make an appointment. They are open for business Mon - Fri, 7:30 a.m. - 4:30 p.m.

Legal Papers and Advice: The Davis-Monthan Legal Office can help you with legal documents such as wills, medical directives and powers of attorney. They also give limited advice on certain civil legal matters. Some items need an appointment while others can be done on a walk-in basis. For information call (520) 228-5242.

Casualty Assistance: DM also has a Casualty Assistance and Survivor Benefits Office that provides guidance and assistance to surviving spouses of deceased military retirees. Since it's best to consolidate necessary information *before it is needed*, this office also provides a pre-planning checklist that will help you get organized. For information, call (520) 228-3686 or 228-4822.

The time to set up your estate plan is now! As a military retiree, assistance in organizing your personal affairs is part of the benefits package you earned in your military career. Don't leave your survivors to scramble for paperwork and information after you're gone. Get organized today!

162nd Retirees

“Getting Your Affairs in Order” Guide

(Do these things before you die and save your survivors a lot of trouble!)



As a Military retiree, and, for some, also a Civil Service retiree, you have earned one of the best retirement programs around. Enjoy the fruits of your labor; however, it's important that you prepare in advance for the transfer of your hard-earned assets after your death. There are some things that need to be done to ensure your spouse and family can settle your estate and meet your desires with the least amount of hassle. This guide is designed to assist you with this challenging task. NOTE: On all assets that will be transferred to survivors, ensure the beneficiary information is always current.

Here is what you need to do! Prepare a file with important papers and keep it in a convenient place where you, your spouse and/or other surviving dependents can find it. Storing copies of important documents ensures that physical and financial asset information is readily available. The file, as a minimum, should contain the following papers (originals or copies) which will provide account numbers and contact information:

1. Pay documents for all of your retirement income. (Military pay, Civilian pay, Social Security, etc.)
2. Account statements from any investments. (TSP, 401K plans, IRA's, stocks, bonds, etc.)
3. Information on all Life insurance, Health insurance and Long Term Care policies.
4. Copies of statements for all bank accounts, creditors (credit cards, etc.) and mortgages.
5. Location and access information for safe deposit boxes.
6. Deeds to all real property owned. (House, land, etc.)
7. Will. (Only original, signed wills are valid in a court of law).
8. DD Form 214, Report of Separation (Active Duty). Required to obtain veterans military benefits.
Also put in the file your NGB Form 22's, Report of Separation (ANG) as proof of your ANG military service.
9. Marriage certificate, if applicable.

The items listed above are all part of an estate plan. Additional important documents in a comprehensive estate plan are a living will, and financial and health care powers of attorney. Also, if you have considerable assets (many people have more assets than they think) you may be a candidate for a Living Trust.

Keep a list of important contact phone numbers. For starters, here are some key government contacts:

| | Organization | Toll free / local phone # | Web Site |
|---|--------------------------------|--|-----------------------|
| 1 | Military Pay (DFAS) | 1-800-321-1080 | www.dfas.mil |
| 2 | Civilian Pay (OPM) | 1-888-767-6738 | www.opm.gov/retire |
| 3 | Social Security Administration | 1-800-772-1213 / Tucson 1-866-331-2150 | www.ssa.gov |
| 4 | Thrift Savings Plan (TSP) | 1-877-968-3778 | www.tsp.gov |
| 5 | DEERS | 1-800-538-9552 | www.tricare.mil/deers |

Creating the following information will greatly enhance the transition process for the surviving spouse/family.

1. Instructions for services and disposition of the body. (Burial, cremation, memorial services, etc)
2. Information required for the obituary. Include names of relatives and any information you would like printed about your life. Note: Recommend not putting birth date in an obituary. Birth year is adequate.
3. Information required for Death Certificate. (Date/Place of birth. Father's name, mother's maiden name, etc.) Survivors may need up to 8 copies to resolve necessary changes to the estate.

You may want to add to this list; however, compiling the information shown above is a great start toward simplifying the process of transferring assets to your survivors.

Note: For assistance on “Getting Your Affairs in Order” you can get free professional financial planning advice through the Davis-Monthan AFB Airman Family Readiness Center (AFRC). Call (520) 228-5690 to make an appointment.

This guide provides only basic guidance for establishing a personal estate plan. Enlisting professional advice will ensure your estate plan is complete and accurate. Estate plan specialists can answer questions you may have and also provide assistance in developing a comprehensive personalized plan that covers all of your needs. A formal estate plan will save much time, confusion and additional cost for your surviving heirs. 162FW Retirees Office

Survivor Benefits Guide

for the

Air National Guard Retiree's Surviving Spouse



When a loved one dies there are many things the surviving spouse must do. First are burial details, and then the settlement of the retiree's estate. The information listed below will put you in contact with knowledgeable people who can answer your questions and assist you with this challenging task.

Taking care of burial arrangements. First things first. Funeral directors will generally know how to handle all burial details, including how to make appropriate contacts to check on any funeral benefits available from the Veterans Affairs (VA). Your part is to provide the funeral director with the information he needs to do his job. That information includes:

1. The deceased's DD214, Report of Separation (active duty). Required to obtain VA benefits.
2. Instructions for disposition of the body and choice of services. This includes burial, cremation, memorial services, etc.
3. Obituary information. You can put any information you want in the obituary, which normally includes a photo, date of death, select personal information, names of relatives and funeral home burial information. NOTE: Recommend not putting actual birth date in the obituary due to privacy concerns. Listing the birth year is adequate.
4. Information needed for death certificate. This includes date and place of birth, father's name, mother's maiden name, etc. You will need enough copies to resolve necessary changes in asset paperwork. Normally at least 8 copies will be required.

After the burial it's time to get your finances in order. This includes contacting all sources of annuity (pension) income (military and civilian), Social Security, IRA's, life insurance policies, health insurance, bank accounts, etc. Following is a list of contacts that would normally be part of an Air National Guard retiree's estate. All of these may not apply to your situation but check to be sure. There may also be other contacts that are not listed here.

1. Military Pension (DFAS): (1-800-321-1080, www.dfas.mil)
2. Federal Civil Service Pension (OPM): (1-888-767-6738, www.opm.gov/retire)
3. Social Security: (1-800-772-1213, www.ssa.gov. The Tucson office # is 1-866-331-2150)
4. Thrift Savings Plan (TSP) account: (1-877-968-3778, www.tsp.gov)
5. Information on Life insurance, Health insurance and Long Term Care insurance policies.
6. IRA and/or 401K accounts.
7. Bank/Credit Union accounts, creditors (credit cards, etc.), mortgages, safe deposit boxes, other financial accounts, etc.



Help is available locally to resolve your finances and determine military survivors benefits. You can go to the Davis-Monthan AFB Casualty Assistance and Survivor Benefits Office for help. There is no cost to you and they can provide knowledgeable assistance in resolving problems. Also, if necessary, they can recommend additional offices that can be contacted to assist you in other areas. Call them at (520) 228-3686 or 228-4822 for an appointment.

Here are some other things that will need to be accomplished. These can be done at a military personnel office (AF/ANG now calls it the Force Support Squadron) on any base. In Tucson you can go to DMAFB or the 162nd ANG base.

1. The deceased retiree's ID card will need to be turned in. Also, the surviving spouse and authorized family members need to obtain new ID cards. (A death certificate will be required to accomplish this.)
2. Make necessary changes in the DEERS records. (This is important to ensure your TriCare benefits are available). To access your DEERS records you can call, go on-line or visit a local military personnel office. (1-800-538-9552, www.tricare.mil/deers)

Note: Always ask the person in charge if there are any other items that need to be addressed.

Additional items. The following items also need to be accomplished. (Add other important items that may need to be addressed).

1. Surviving spouse needs to update any existing Will or Trust.
2. Credit cards in the deceased's name should be destroyed and/or cancelled.
3. Information on deeds for all property owned jointly will need to be updated.
- 4.
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Another option. There is another organization where assistance is available to help resolve military survivor benefits issues. The Arizona Department of Veterans' Services is a state run organization with offices in a variety of locations statewide that can assist with benefits. The Tucson office is at 1661 N. Swan, Suite 128, on the southwest corner of Swan and Grant. Call them at (520) 207-4960 for information and guidance. A visit to the local office will be necessary to resolve your benefits package. You will need the following documents when you go:

1. DD 214 - confirms the deceased was in the active duty military.
2. Marriage certificate - proves the deceased was your spouse.
3. Death certificate.
4. Proof of spouse's personal income, if any. This can be a pay stub, income tax forms, etc.

This guide was designed only to provide basic information on steps to be taken by survivors when an ANG Retiree dies. Some items listed may not be applicable while other items not identified here may need to be added and addressed. Survivors should always seek professional assistance to ensure all necessary steps are taken to properly complete the processing and disposition of remains and settlement of the estate.

162FW Retirees Office