

Estate Planning

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



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.

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. To help out, we have provided two guides. One will help organize retiree's assets and the other will assist surviving spouses/family members. These guides are:

1. Retirees "Getting Your Affairs in Order" Guide.
2. Surviving Spouse Guide.

Professional help: If you need help, assistance is available for military retirees and dependent family members on most military bases. You can get professional 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 contacts that may help you and your family "Get Your Affairs in Order".

Estate Planning: Most military bases (including Davis-Monthan AFB) have a Retired Activities Office (RAO) where professional advice is available on all military benefits. This advice includes estate planning. DM provides this service, by appointment, from a professional estate planner. Call the DM RAO at (520) 228-5100 for more information. They are open for business Mon - Fri, 9am - 2pm.

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 can give limited advice on certain civil legal matters. Some items will 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 transfer of your hard-earned assets after your death. There are some things that need to be done to ensure your spouse and family will be able to settle your estate and meet your personal desires with the least amount of hassle. This basic 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.
9. Also file your NGB Form 22, Report of Separation (ANG) as proof of your ANG military service.

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 Retired Activities Office (RAO). Call (520) 228-5100 for an appointment.

<p>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.</p>	<p>162FW Retirees Office</p>
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162nd Surviving Spouse Guide



When a loved one dies there are many things the surviving spouse must do. Foremost 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.

A. Financial: Government retirement income (annuity) is generally paid by direct deposit to a bank account. The surviving spouse needs to notify financial institutions of the change in status when a retiree dies. To do this, call applicable organizations listed below using the toll-free numbers to update the account status. Hopefully, documents/statements on these items have been kept in a convenient place so necessary contact information is readily available. When making some calls, you will need the deceased person's social security number. When contacting OPM, you should also have the retiree's CSA number. When talking to a specialist, ensure you check on designated beneficiaries and specific entitlements. Listed below are organizations and specific items that normally need to be addressed. Your personal list may contain additional items.

1. Military Annuity (DFAS): (1-800-321-1080, www.dfas.mil)
2. Federal Civil Service Annuity (OPM): (1-888-767-6738, www.opm.gov/retire)
3. Social Security benefits: (1-800-772-1213, www.ssa.gov. For the Tucson office, call 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 accounts, creditors (credit cards, etc.), mortgages.
8. Safe deposit boxes.

B. Burial: Funeral directors will generally know how to handle all of the items listed below, including how to make appropriate contacts to check on any funeral benefits available from the Veterans Affairs (VA). For VA benefits the deceased's DD Form 214, Report of Separation, should be available. If necessary, call the Arizona Department of Veterans' Affairs at (520) 207-4960 for information and guidance. You can also call the VA at 1-800-827-1000. Following are some basic items that will need to be addressed by the survivor in charge:

1. Instructions for disposition of the body. Burial, cremation, memorial services, etc.
2. Obituary information. Normally includes names of relatives and information you would like published about the deceased. Note: Recommend not putting birth date in an obituary. Birth year is adequate.
3. Information needed for the Death Certificate. Includes date and place of birth, father's name, mother's maiden name, etc. You may need 8 copies or more to resolve necessary changes in assets.

C. Military: The following items can be accomplished by calling or visiting the nearest military personnel office. Assistance is available from the Davis-Monthan AFB Casualty Assistance and Survivor Benefits Office at no cost to you. Call them at (520) 228-3686 or 228-4822. You may also contact the 162FW military personnel office at (520) 295-7299 for guidance.

1. The deceased retiree's ID card will need to be turned in. Also, the surviving spouse and authorized family members need to obtain a new ID card. (A death certificate will be required to accomplish this.)
2. Make necessary changes in the DEERS records. (1-800-538-9552, www.tricare.mil/deers)

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

D. Other: The following items will also need to be accomplished. Add to this list as necessary.

1. Surviving spouse needs to update any available Will or Trust.
2. Extra credit cards should be destroyed and/or cancelled.
3. Information on deeds for all property owned jointly will need to be updated.

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