RETIREE PERSONAL AFFAIRS LOG

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RETIRED ACTIVITIES OFFICE (RAO)

Military and Family Support Center (MFSC)

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Honolulu, Hawaii 96818

(808) 474-0032

PERSONAL AFFAIRS LOG

How much does your spouse or other family members know about your personal affairs? Emergencies due to your absence from home, illness, disability, or death can cause personal and financial difficulties if you have not provided your spouse or family with the necessary information. Keep in mind that retired pay terminates at the time of a retiree's death. There is no form of compensation or pension automatically paid to survivors. Survivors must be prepared to file proper claims to receive entitlements.

It is absolutely critical that the retiree's spouse know his or her status insofar as survivor benefits are concerned. Far too many surviving spouses contact the Retired Activities Office and ask why she or he didn't continue to receive the retiree's retirement check after the retiree has passed away or why the survivor has to return any military retired pay that was sent to the retiree's account before the retiree's death was reported. Typically, the widow or widower in these cases expected that she or he would continue to receive the retiree's entire retirement check.

People are concerned with the future wellbeing of their family members, but many have not taken the time to put their personal affairs in order. No one likes to think about his or her own death, but only an unwise person neglects to prepare their loved ones for the future.

The **"Retiree Personal Affairs Log"** contained in the following pages is, when filled in by you or your spouse **(separate copies are recommended)**, your repository of needed information on your personal and financial affairs. Additional copies of this checklist are available at the RAO. **Or make copies at your local business products or shipping store or your home copier.**

IMPORTANT ITEMS TO REVIEW

It is very important to ensure that both the retiree and his or her spouse have **up-to-date wills**. Also check existing **life insurance** policies, annuities, **bank accounts**, etc., to ensure all are up-to-date for designated beneficiaries. These items in retiree planning are often overlooked. The consequence is that the retiree's or widow(er)'s estate is not distributed in accordance with their desires.

The **cost of a funeral** can be $10,000.00 to $15,000.00 and possibly much more. An unexpected death many times places an extreme financial hardship on the family when life insurance is not in place. Please ensure that ALL family members have at least enough life insurance to cover funeral expenses.

It is strongly recommended that, as a military retiree or spouse, you force yourself to find the time to get your personal affairs in order. Your survivors will be thankful that you were thoughtful enough to take care of this very important matter.

DOCUMENTS TO GATHER AND SAFEGUARD

It is a retiree's obligation to prepare his or her spouse for the future and the unforeseen by gathering important documents and providing practical instructions that will be needed during difficult times. As important as collecting and placing these items in a safe place is making sure surviving family members know where and have access. This includes the executor of the retiree's or spouse's will and possibly others as may be deemed necessary. While not all inclusive, the following is an example list of such documents:

- Certifications of service such as DD Form 214, NGB 22, or other VA approved documents for benefits eligibility
- Retirement orders and Discharge certificate(s)
- Marriage certificate/license and Divorce papers (as appropriate)
- Birth certificates of immediate family and Death certificates
- Adoption papers
- Naturalization papers
- Retiree Account Statement (from Defense Finance and Accounting Service)
- Survivor benefit annuity plan documentation (military, Civil Service/Federal Employee, civilian employment programs as applicable)
- Wills/Living Wills/Health Directives/Springing Powers of Attorney (everyone's)
- Trust documents
- General and/or Limited Powers of Attorney (everyone's as appropriate and/or necessary)
- Insurance policies
- Deeds to properties
- Motor vehicle ownership and current registration papers
- Bank accounts and **"transfer upon death"** designated bank accounts
- Safe deposit boxes, access keys, and bank notification of who has access.
- Income tax returns (everyone's)

Others you can think of: ____

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RETIREE ACCOUNT STATEMENT

All military retirees and **especially spouses of retirees** should be aware that a **"Retiree Account Statement" (RAS)** from the **Defense Finance and Accounting Service (DFAS)** is prepared and available monthly to each retiree electronically (online via **myPay** account) and by mail (if not stopped) as changes to retired pay occur. Changes include COLA, tax withholding, survivor benefit plan deductions, allotments for Tricare / VGLI / Tricare / FEDVIP dental & vision plans / etc., and any court ordered deductions just to name a few. A generic example copy of the RAS, front and back, is included on back pages of this Personal Affairs Log and can also be viewed at the DFAS website **https://www.dfas.mil/RetiredMilitary/manage/ras/**.

In the 1st page of the RAS please note that the **PAY ITEM DESCRIPTION** section in the block below the retiree's mailing address will show both the old pay related items such as base pay, SBP payments, tax withholdings, allotments, etc., and the new amounts. (The unchanged monthly RAS statement is available only online via your **myPay** account.) The bottom front of the statement indicates if a **Survivor Benefit Plan (SBP)** or **Former Spouse Survivor Benefit Plan (FSSBP)** is in effect. And if so, it includes the birth date of the beneficiary, the base amount the annuity is based on, and the annuity to be paid in the event of the death of the retiree. Page 2 (the reverse) of the RAS has a section entitled **Arrears of Pay (AOP).** This section lists the person designated as the beneficiary for unpaid pay upon the death of the retiree – remember, Arrears of Pay (AOP) means unpaid retired pay the named beneficiary is legally entitled to.

There are also blocks for listing allotments, Former Spouse Protection Act deductions, etc. as they pertain. And a message section detailing COLA data and other updates or information. Make sure to check all these items out.

Revised 25 June 2024

This revised document is based on one originally prepared over 25 years ago by RADM C. Bruce Smith, SC, USN-Ret, then a volunteer with the Pearl Harbor Retired Activities Office, from a similar document prepared by Mr. Robert Hurley, then director of the Kings Bay, Georgia, Retired Activities Office.

RETIREE PERSONAL AFFAIRS LOG

RETIREE OR SPOUSE (SEPARATE LOGS RECOMMENDED FOR RETIREE AND SPOUSE)

Name (full name): ____

Date of Birth: ____________________ Place of Birth: _______________________________________

Home Address: ____

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Telephone Number(s):

Home Telephone: ____

Mobile / Cellphone: ____

Other: ____

Social Media Addresses / Identifiers (as you may want to identify):

Email Addresses(s): ____

Other: ____

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Birth Certificate Location: _______________________ Passport Location: ______________________________

Naturalization Certification location and Number and Name prior to Naturalization (if applicable):

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Social Security Number & Card Location: ____

DoD ID Number: ______________________________ DoD Benefits Number: ___________________________
(Both numbers are found on the reverse above the bar code of retiree and dependent ID cards)

Religion: _____________________________ Church: ____

Name changes and location of court judgments concerning (if applicable) (not including naturalization and / or marriage):

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Additional Relevant Information: ____

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MARRIAGE(S) (SEPARATE LOGS RECOMMENDED FOR RETIREE AND SPOUSE)

Current

Spouse's Name: ____

Date and Place of Marriage: ____

Marriage Certificate/License location: ____

Society Security Number & Card location: ____

DoD ID Number: ______________________ DoD Benefits Number: ______________________
(Both numbers are found on the reverse above the bar code of new format retiree and dependent ID cards)

Date and Place of Birth: ____

Birth Certificate Location: ______________________ Passport Location: ______________________

Survivor Benefit Plan (SBP) beneficiary? Yes /☐/ No /☐/

Naturalization Certificate location and Number (if applicable): ______________________

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Additional Relevant Info: ____

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Previous (use "NOTES" pages at rear to record additional marriage(s) & details as necessary)

Name of Previous / Former Spouse: ____

Date of Divorce / Annulment: ______________________ Date of Death? ______________________

Location of divorce / annulment court papers: ____

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Current Address (if needed): ____

Telephone & Email Address (if needed): ____

Former Spouse Survivor Protection Plan (FSSBP) in force?: Yes /☐/ - No /☐/

Social Security Number (if needed for Alimony/☐/, Child Support/☐/, tax returns/☐/ - as applicable):

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Additional Relevant Info: ____

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PARENTS (AGAIN, SEPARATE LOGS RECOMMENDED FOR RETIREE AND SPOUSE)

Father: ____

Place & Date of Birth: ____

Date of Death (as appropriate): ____

Current Address (as appropriate): ____

Social Security Number & Card location (as appropriate): _________________________

Telephone & Email Address (as appropriate): ___________________________________

Birth Certificate location (as appropriate): _____________________________________

Additional Relevant Info: ____

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Mother: ____

Place & Date of Birth: ____

Date of Death (as appropriate): ____

Current Address (as appropriate): ____

Social Security Number & Card location (as appropriate): _________________________

Telephone & Email Address (as appropriate): ___________________________________

Birth Certificate location (as appropriate): _____________________________________

Additional Relevant Info: ____

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Additional Info: ____

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CHILDREN (use “NOTES” pages at rear to continue recording information as needed)

1. **Name**: ______________________________ Date of Birth: ______________

Current Address: ____

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Telephone & Email Address: ______________________________________

Social Security Number & Card Location (as appropriate): ________________________

Birth Certificate Location (as appropriate): ______________________________

Additional Relevant Info: ______________________________________

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2. **Name**: ______________________________ Date of Birth: ______________

Current Address: ____

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Telephone & Email Address: ______________________________________

Social Security Number & Card Location (as appropriate): ________________________

Birth Certificate Location (as appropriate): ______________________________

Additional Relevant Info: ______________________________________

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3. **Name**: ______________________________ Date of Birth: ______________

Current Address: ____

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Telephone & Email Address: ______________________________________

Social Security Number & Card Location (as appropriate): ________________________

Birth Certificate Location (as appropriate): ______________________________

Additional Relevant Info: ______________________________________

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MILITARY INFORMATION & PAY FILE OF RETIRED SERVICE MEMBER

(AS APPLICABLE - use “NOTES” page to continue recording information as needed)

Rank/Rate/Grade: ____________________ **Branch of Service**: ______________________________

Service Number(s) / Social Security Number / DoD ID Number / DoD Benefits Number (all applicable - DoD ID and Benefits Numbers are listed on the reverse of your current new format Uniformed Service ID card):

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Dates of Service (Active and Reserve): (use “NOTES” pages at rear to continue recording information as needed):

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Date of Retirement (active duty): ____

Gray Area as applicable:

Date of Transfer to Reserve Retired with-out pay **(Gray Area)**: ______________________________

Date eligible for Transfer to retirement **with-Pay**: ____

Date application package submitted for retirement pay: ____________________________________

DD Form 214, NGB 22, or other VA accepted release/separation documents – location: _____________

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Retirement Orders, Fleet Reserve Transfer Orders, Retirement Certificate(s), all papers concerning establishment of DFAS retiree pay account, for Gray Area members-the “Reserve Eligibility for Transfer to Reserve Retired with Pay” letter, commonly called a “20 year letter”--**location(s) of all documents / certificates** (use “NOTES” pages at rear to continue recording information as needed):

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Retiree Account Statements (RAS) location (received from Defense Finance and Accounting Service (DFAS) for all members receiving retired / retainer pay): ____

____

Survivor Benefit Plan (SBP) elected at retirement from military service?

YES /___/ - NO /___/ - If YES, specify Beneficiary(ies): ______________________________________

Arrears of Pay (AOP) (for military retired pay) beneficiary designate listed on RAS?

YES /___/ - NO /___/; **if not, why not?** Beneficiary(ies): ______________________________________

Additional Relevant Info: ____

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GENERAL FINANCIAL INFORMATION - RETIRED MEMBER AND/OR SPOUSE (IF NOT JOINT ACCOUNTS SEPARATE LOGS RECOMMENDED FOR RETIREE AND SPOUSE)

BANK / CREDIT UNION ACCOUNTS (use "NOTES" page to continue information as needed) Financial Institutions, Addresses, Account Types, Account Numbers, **Transfer Upon Death designations**, Points-of-Contact & Phone Numbers, location of files: ______________________________

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LIFE INSURANCE (use "NOTES" page at rear to continue recording information as needed) Companies, Addresses, Types of Insurance, Policy Numbers, Amounts of Coverage, Principal, Beneficiary, Points-of-Contact, Phone Numbers, Location of Policies: ______________________________

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Conversion of SGLI to participation in Veterans Group Life Insurance (VGLI)? If so, is beneficiary on file with Office of Serviceman's Group Life Insurance (OSGLI) up-to-date? Specify Beneficiary:

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View current RAO Military Retiree Bulletin for contact information.

Enrolled in VA sponsored disability life insurance or older life insurance policies such as National Service Life Insurance (NSLI)**? I**f so, specify plan(s) and beneficiaries: ______________________________

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View current RAO Military Retiree Bulletin for contact information.

HOME, MOTOR VEHICLE, PERSONAL PROPERTY INSURANCE (use "NOTES" page as needed)

Home, Condo, or Renters Insurance, Address, Policy Numbers, Point-of-Contact, Phone Number, Location of Policies: ______________________________

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Motor Vehicle Insurance, Address, Policy Number, Point-of-Contact, Phone Number, Location of Policies:

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Other Personal Property Insurance (boats, trailers, etc.) Addresses, Policy Numbers, Points-of-Contact, Phone Numbers, Location of Policies: ______________________________

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Other **Real Property Insurance** to be detailed in Property Ownership section.

CREDIT CARD ACCOUNTS - Types of Cards (Visa, MC, AmEx, etc.), Account Numbers, Financial Institutions, Addresses, Points-of-Contact & Phone Numbers, location of files (use "NOTES" page to continue as needed): ______________________________

INCOME TAX FILES & LOCATION OF COPIES & related paperwork for at least the past three years (maybe up to seven depending) **(SEPARATE LOG ENTRIES ARE NEEDED FOR RETIREE AND SPOUSE IF NOT JOINT RETURNS)**: ______________________________

CIVILIAN EMPLOYMENT / RETIREMENT PLANS (use "NOTES" pages at rear to continue recording information as needed) **(SEPARATE LOGS ARE RECOMMENDED FOR RETIREE AND SPOUSE)**

Public/Private Sector Employment (or contract) & most recent position, Personnel Office(s) & Telephone Number(s): ______________________________

Beneficiary(ies) of all unpaid income: ______________________________

Identify all sources of civilian earned employment retirement income / participation in retirement and/or survivor benefit plans: 401(k), IRA, etc. Survivor benefits designation? Provide details particularly in the event of retiree's death; name and address of plan source, point-of-contact, and procedures for reporting death and gaining survivors annuity and location of all related documents:

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<u>TRUSTS & OTHER SECURITIES / SURVIVOR PLANS & ANNUITIES</u> **(SEPARATE LOGS ARE RECOMMENDED FOR RETIREE AND SPOUSE)**

Any Trust established delineating the distribution of certain financial and real property assets and Other Insurance or Employment based Annuity plans not previously listed such as Retired Serviceman's Family Protection Plan **(RSFPP),** Civil Service Survivor Benefit Plan **(CSSBP),** Federal Employees Survivor Benefit Plan **(FESBP),** and other employment survivor's benefit annuity plans - Plan(s)/trust(s) participating in, administrating financial institution(s), account/plan number(s), plan address(es), point(s)-of-contact & phone/email address(es), location of related papers and documents, upon death of owner / principal specify the designated beneficiary(ies): ____

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UNITED STATES SAVINGS BONDS (of any type if still held)

Location of bonds: ____

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PROPERTY OWNERSHIP (use "NOTES" pages at rear to continue recording information as needed)

1. **Real Estate located at**: ______________________________

   Title in the name(s) of: ______________________________

   Encumbered by (mortgage, trust, lien, deed, etc.): ______________________________

   And held by (financial institution, court, etc.): ______________________________

   Property Taxes paid by: ______________________________

   Paperwork (Deed, Abstract, Mortgage, Insurance) Location: ______________________________

   Property Insured by (company name): ______________________________

   Insured Against (fire, flood, hurricane, liability, etc.): ______________________________

   Insurance Company address, policy number, point-of-contact, phone/email addresses:

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2. **Real Estate located at**: ______________________________

   Title in the name(s) of: ______________________________

   Encumbered by (mortgage, trust, lien, deed, etc.): ______________________________

   And held by (financial institution, court, etc.): ______________________________

   Property Taxes paid by: ______________________________

   Paperwork (Deed, Abstract, Mortgage, Insurance) Location: ______________________________

   Property Insured by (company name): ______________________________

   Insured Against (fire, flood, hurricane, liability, etc.): ______________________________

   Insurance Company address, policy number, point-of-contact, phone/email addresses:

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NOTES (use "NOTES" page as needed): ______________________________

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WILLS, LIVING TRUSTS, POWERS OF ATTORNEY, TRUSTS & LAWYERS (Yea, LAWYERS!) (<u>SEPARATE LOGS</u> ARE DEFINITELY RECOMMENDED FOR RETIREE AND SPOUSE)

1. Do you have a **<u>WILL</u>**? YES /___/ - NO /___/. If not, why not?: Do you really want a probate court to handle all your affairs after you die and distribute your assets? Please talk to an attorney. If yes, where is it? _____________

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2. Do you have a **<u>SPRINGING DURABLE POWER OF ATTORNEY FOR HEALTH CARE</u>?** YES /___/ - NO /___/. Basically, this document names someone to make medical care decisions for you if you are incapacitated due to illness or injury. You need to talk to an attorney. If yes, where is it? ____________________________________

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3. Do you have a **<u>NATURAL DEATH ACT DECLARATION (LIVING WILL)</u>**? YES /___/ - NO /___/. Basically this document allows you to authorize termination of artificial life support in the event you have a terminal, incurable medical condition, your life is being prolonged only by means of artificially provided life support, AND you are unable to personally communicate your wishes to your doctor. You need to talk to an attorney. If yes, where is it?

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4. Do you have a **<u>SPRINGING DURABLE GENERAL POWER OF ATTORNEY</u>?** YES /___/ - NO /___/. Your will takes effect only after your death, but you should also plan for who can handle your finances when you might be mentally or physically unable to do so because of illness or accident. Because you are of sound mind right now, you can legally appoint someone to handle your financial and property management affairs if you ever become incapacitated. You need to talk to an attorney. If yes, where is it? ______________________________________

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5. Do you have a **TRUST** set up for distribution of assets? YES /___/ - NO /___/. If so, who is the manager / executor of the trust? Where is the legal document? Who has access to it? When does it become effective?

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6. Burial Instructions: Do you have burial instructions in your will? YES /___/ - NO /___/. Burial, cremation, where, military honors, body donation? Need to specify: ____

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7. Name, address, and phone number of a lawyer or close friend (executor of will?) that can be consulted in regard to personal or business affairs: ____

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NOTES (use “NOTES” page as needed): ____

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If you do not have a will or any of the other items delineated in this section, contact the Region Legal Service Office Hawaii at Pearl Harbor for assistance: 808-859-1485 or email PRLHLegalAssistanceOutreach@navy.mil - it is painless – honest - trust me!

<u>WEBSITE "USERNAMES" AND "PASSWORDS" AND SECONDARY VERIFICATION</u>:
We all have a million such things that enable us to access the many sites so protected. And when you recorded them, you have noticed that they have covered many pages. Many of the sites now require secondary verification that it is really you. With a PIN or access code being sent to you at your email address or cellphone number for you to then input. You might attach your pages to this Personal Affairs Log or record some important ones here:

WEBSITE	USERNAME	PASSWORD	SECONDARY ACCESS EMAIL OR MOBILE
xxx			

WEBSITE	USERNAME	PASSWORD	SECONDARY ACCESS EMAIL OR MOBILE
xxx			

THINGS EVERYONE NEEDS TO KNOW ABOUT AND PLAN FOR

ALSO VIEW THE CURRENT RAO MILITARY RETIREE BILLETIN FOR INFORMATION

Updating Wills for both the military retiree and spouse should be taken care of **NOW** before a death happens. This is very important as it addresses the disposition of the estate according to the wishes and desires of the deceased, not the state in accordance with laws the court would apply.

Defense Finance and Accounting Service (DFAS) should be notified by the surviving family as soon as possible at the passing of a military retiree, spouse or SBP annuitant. Call toll free **800-321-1080** from anywhere in the United States. If needed the commercial number is **1-317-212-0551**. It is important to have the **deceased's full name**, **Social Security number,** and **date of death** when you call.

Notification can also be made online at: **https://www.dfas.mil/retiredmilitary/survivors** then clicking “Report a Retiree’s Death.” The appearing page is the reporting form with directions. The local Customer Service number is **1-317-212-0551**. Fax number is **1-800-469-6559** for sending a notification in that manner. Additional information is available at **https://www.dfas.mil/retdeath**

To report Coast Guard, NOAA, or PHS retiree or annuitant, go to the Coast Guard Pay and Personnel Center at **https://www.dcms.uscg/ppc/ccb/** or call **866-772-8724**.

IMPORTANT: Retired pay ceases upon the death of a retiree. Upon notification, DFAS will flag the retiree's pay account to prevent any overpayments, recoup any overpayments actually made, and begin preparations to close it out. Tardiness in reporting the death could result in **overpayment** of the retiree's retired pay **which as mentioned will be collected back.** Additional information is available at **https://www.dfas.mil/retiredmilitary/survivors.** The same rules for recoupment of overpayments after the date of death also apply to annuity overpayments provided a Survivor Benefit Plan (SBP) beneficiary who has passed away.

Social Security Administration (SSA) must be notified to report the retiree's or spouse's death and apply for survivor’s benefits. A **funeral director** should be assisting by notifying Social Security of the death but the surviving member should follow-up by making an appointment to insure arrangements for the burial payment (paid only to a spouse) and to review eligibility for additional benefits. Refer to the website **www.socialsecurity.gov.**

Department of Veterans Affairs (VA) must be notified to report the retiree's death if the retiree was receiving any disability compensation. (As with military retired pay this ceases upon the death of the retiree and overpayments will be collected.) And to determine the procedure for the surviving spouse to claim unpaid disability compensation due to the deceased and other benefits based on the death of the retiree including burial benefits.

If the retiree (veteran) passed away due to service-connected disability, the surviving spouse may be entitled to **Dependency and Indemnity Compensation (DIC).** For a detailed primer on the program visit **https://www.va.gov/disability/dependency-indemnity-compensation/.**

Contact the **VA** for retirees enrolled in any **VA disability life insurance policy** such as VALife, S-DVI, VMLI or other sponsored life insurance policies such as **National Service Life Insurance (NSLI).**

Contact the **Office of Serviceman's Group Life Insurance (OSGLI)** for retirees enrolled in **Veterans Group Life Insurance (VGLI).** Visit **https://www.va.gov/life-insurance/** for information.

Defense Enrollment Eligibility Reporting System (DEERS) must be notified of the retiree's or spouse's or SBP annuitant's death at **1-800-538-9552.** The website **www.tricare.mil/deers** has details**.** The surviving military retiree will need to update records in DEERS due to the death of the spouse. At the death of the military retiree, the surviving (no longer "dependent") spouse will need to update his or her records in DEERS as they will then be their own sponsor for military related benefits, no longer "dependent" on the deceased military retiree (for Tricare, exchange, commissary, MWR, etc.). And DEERS should be notified by the surviving family as soon as possible at the passing of a SBP annuitant.

A NEW ID CARD - Since the surviving "no longer dependent" spouse must also **obtain a new Identification Card**, updating DEERS can done at the same time at any ID card issuing facility. To find the locations of and make an appointment at **Hawaii ID card issuing sites** go to the **"ID Card-RAPIDS Site Locator and Appointments"** at **https://idco.dmdc.osd.mil/idco**. The current edition of our RAO annual magazine/newsletter ***MILITARY RETIREE BULLETIN*** contains location information including Lanai (PMRF Barking Sands), Maui (ANG) and the Big Island of Hawaii (Hilo ARNG).

GENERAL NOTE ON REDESIGNED UNIFORMED SERVICES ID CARDS (USID): The redesigned ID cards for all retirees and dependents are being issued at all sites. They are completely new and are on plastic stock similar to your driver license. Unexpired "legacy" sandwich ID cards (you know; the red, gray, blue, tan cards we have carried for years) should be replaced at your earliest opportunity irrespective of any change in status or expiration date as they will be completely obsolete probably by the end of September, 2026, if not sooner.

ONLINE ID CARD REPLACEMENT: Unexpired USID Cards can now be renewed online. The Sponsor (military retiree or surviving "no longer dependent" spouse) must have a “DoD Self-Service Logon” username and password to do this. Go to https://www.idco.dmdc.osd.mil/idco and in the “Family ID Cards” block click “CONTINUE” to create the Self-Service Logon username and password.

Go to https://www.cac.mil for additional information on the process including a link to “Frequently Asked Questions.” Note that the Sponsor and Cardholder (the holder of the card that needs renewing) must have email addresses listed in DEERS that they have authorized DoD to use for contacting them, the Cardholder must have a photo saved in DEERS taken in the past 12 years, and the Cardholder’s mailing address must be present in DEERS. PO Boxes **cannot** be used.

Office of Personnel Management (OPM) will need be notified at **888-767-6738** if the deceased military retiree or spouse was also a retired Federal civilian employee or currently a Federal civilian employee at the time of death. If such, the military retiree or spouse may be enrolled in OPM's survivor benefit plan, life insurance, and/or Thrift Savings Plan.

ADDITIONAL NOTIFICATIONS AS APPROPRIATE not to be considered complete:

--To **financial institutions** including all **investment activities** and **credit card issuers**. Credit card accounts should be reviewed closely and cancelled/cards destroyed if appropriate. **Transfer upon death** account agreements should be activated after any necessary recoupments by DFAS and the VA are accomplished.
--To the **three credit monitoring companies.** Thieves**,** fraudsters and scammers look for deaths to take advantage of credit accounts where the principals have passed away: TransUnion 1-800-916-8800, Equifax 1-888-378-4329, Experian 1-888-397-3742.
--To **Will Executor** (if surviving spouse is not so designated) and others assisting as appropriate.

Remember: Ownership and type of ownership of real property (land and houses) and how the ownership would pass upon death should be dealt by trust or other arrangement before the death of the recorded owner - regardless if it is the military retiree or spouse.

--To all **commercial insurance companies** for policies in effect including life, home, health, renters, vehicle, etc., and to claim life insurance benefits.
--To the state department of **vehicle registration** for autos, boats, trailers, etc., to change names on titles.
--To all membership **organizations** and periodical **subscriptions** to cancel or change names.
--**Navy Personnel Command**, Millington, TN, phone number for burial honors is **877-645-4667**. Check the RAO Pearl Harbor annual *MILITARY RETIREE BULLETIN* for the current **local Navy** phone number for **burial honors support**. It changes periodically.

--For **Air Force/Space Force** assistance contact Casualty Assistance Services at **Hickam Field** at **808-449-0310 / 0311 / 0303.**
--Navy and Marine Corps Mortuary Affairs office, Millington, TN, phone number for burial at sea arrangements is **866-787-0081**.

The Funeral Director can make requests for **military honors** for the veteran at the burial and a United States flag from the VA (see the VA section above). The director will also order the death certificates from the appropriate state department.

REQUIRED FORMS after the passing of the military retiree or spouse:

--**DD Form 214 (or NGB 22 or other VA recognized service documents for benefits)**: For all death / burial benefits the VA will want a copy if not already on file. This includes burial of the spouse in a National Cemetery such as the Punchbowl where the military retiree (veteran) is or will also be interred.
--**Death Certificate** certified by the state issuing authority (Health Department here in Hawaii). DFAS, VA, Social Security, VGLI, other insurance policies, financial activities, etc., possibly may require certified copies. They cost so check with your Funerial Director on their recent experience.

PROCESSING OF DFAS FORMS after report of retiree's death:

Within 2 or 3 weeks after reporting the death of a retiree to DFAS the surviving spouse will receive a condolence letter and, if he or she was the designated beneficiary for any unpaid retirement pay due the deceased retiree, he or she will receive a package including an application form and instructions for claiming this unpaid pay which is referred to as **Arrears of Pay (AOP).** If the surviving spouse was enrolled in the **Survivor Benefit Plan (SBP),** separate forms and instructions for applying for the **SBP annuity** will also be received.

The DFAS site **https://www.dfas.mil/retiredmilitary/survivors** provides information and links to view and download copies of the necessary forms and instructions you can review in advance. If assistance is needed completing the forms the **DFAS call center** at **800-321-1080** can help. A great deal of information for survivors and beneficiaries is available at **https://www.dfas.mil/RetiredMilitary/survivors/manage/**.

For taxes, a final 1099-R detailing total retired pay earnings of the deceased military retiree is typically issued at the same time as the **AOP** payment to the designated beneficiary. And for the death of a SBP annuitant, a final 1099-R may be sent to the annuitant’s address of record but if not received within several months, a surviving family member should notify DFAS by letter at the annuity address in **https://www.dfas.mil/RetiredMilitary/survivors/manage/**. In either case, if the 1099-R is not received by the end of December of the calendar year of death, contact the **DFAS call center** at **800-321-1080**.

SHORT LIST OF IMPORTANT CONTACTS

Army Retired Services Office (Schofield) ……………………………………………………………808-655-1585/5384

Air Force Aid Society (Arlington, VA)…………………………For assistance https://www.portal.afas.org, 1-703-972-2650

Defense Finance and Accounting Service (DFAS)………………………………………………www.dfas.mil, 1-800-321-1080

Fax 1-800-469-6559, Commercial 1-317-212-0551

DFAS myPay Customer Service……………………………………………………………https://mypay.dfas.mil, 1-888-332-7411

Cemetery-Hawaii State Veterans Cemetery……………………………………………… Email: hsvc@hawaii.gov, 808-369-3575

Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl)………………………………………… 808-532-3720

https://www.cem.va.gov/cems/nchp/NMCP.asp

Coast Guard Retiree/Annuitant Services which includes NOAA & PHS………………………………………… 1-866-772-8724

Defense Enrollment Eligibility Reporting System (DEERS) ……………………………www.tricare.mil/deers, 1-800-538-9552

Federal Employees Dental & Vision Insurance Program (FEDVIP) ……………………www.benefeds.com, 1-877-888-3337

Hawaii State Office of Veterans Services (OVS)…………………………………www.dod.hawaii.gov/ovs/, 1-808-433-0420

Medicare……www.medicare.gov

Marine Corps Retired Activities Coordinator (MCB Kaneohe Bay) ……………………………………………808-257-7796

Navy-Marine Corps Relief Society (Pearl Harbor) ……………………………………………………………………808-473-0282

Office of Personnel Management (OPM) (If also civil service)……………………………………………… 1-888-767-6738

Social Security Administration (SSA)……………………………………………………www.socialsecurity.gov, 1-800-772-1213

Tricare………www.tricare.mil

Tricare-For-Life (TRL)-Wisconsin Physicians Service……………………………………www.tricare4u.com, 1-866-773-0404

Tricare Mail-Order Pharmacy (Express Scripts)………………………… www.express-scripts.com/tricare/, 1-877-363-1303

VA Veterans Benefits Administration…………………………………………………………www.va.gov, 1-800-827-1000

Many more phone and website addresses are contained in the current edition of the RAO JBPHH *MILITARY RETIREE BULLETIN*.

RETIRED ACTIVITIES OFFICE (RAO) at the Military and Family Support Center (MFSC), Joint Base Pearl Harbor-Hickam, is here to provide assistance to our retired military community. We have helped many fill out the DFAS forms and answer questions on varying subjects that retirees have posed. If our RAO volunteers do not know the answer we will find it or let you know where you can get the answer directly.

The telephone number for the RAO is **808-474-0032**. We are able to staff the office with volunteers three and sometimes four times a week. Retirees and family members are encouraged to call first if they want an in-person meeting to ensure a volunteer is there. Otherwise call and leave a phone mail message requesting an appointment. Our phone mail is monitored daily. Retirees and family members can also submit comments, questions and requests for assistance through the MFSC reception counter **808-474-1999** or the website **MFSCHawaii@navy.mil**. The site is monitored daily by MFSC staff. Messages received by the MFSC will be forwarded to the RAO. We will respond to all messages as soon as we can.

NOTES: (Make any comments you feel necessary. Record the locations of all the documents and papers discussed in the questions you responded to while going through this log here if you haven't already done so):

NOTES (continued): (Make any comments you feel necessary. Record the locations of all the documents and papers discussed in the questions you responded to while going through this log here if you haven’t already done so):

NOTES (continued): (Make any comments you feel necessary. Record the locations of all the documents and papers discussed in the questions you responded to while going through this log here if you haven't already done so):

NOTES (continued): (Make any comments you feel necessary. Record the locations of all the documents and papers discussed in the questions you responded to while going through this log here if you haven't already done so):

OBITUARY FOR NEWSPAPERS (if you want to) This will help your survivors and the funeral director:

Understanding Your Retiree Account Statement (RAS) -- Page 1

Your Retiree Account Statement (RAS) is a two-page document issued by Defense finance and Accounting Service (DFAS) that summarizes your pay, benefits and deductions at a specific point in time. It is a description of what you can expect on the next pay date. Understanding your RAS is an important first step in managing your retirement pay. Every statement will not contain all of the below items – only those that apply to your pay at the time the RAS is issued.

The top section of page 1 lists your personal information such as name, Social security number (last 4 digits), and address, as well as the statement dates.

The **PAY ITEM DESCRIPTION** lists pay information for the month. If your pay has changed since your last RAS, it will show the previous amount as well as the amount being applied to your current pay. **(Points of Contact revision Spring 2017)**

RETIREE ACCOUNT STATEMENT

STATEMENT EFFECTIVE DATE	NEW PAY DUE AS OF	SSN

PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES

Your mailing address

DFAS-CL POINTS OF CONTACT

Defense Finance and Accounting Service
US Military Retirement Pay
8899 E 56th Street
Indianapolis, IN 46249-1200

COMMERCIAL (216) 522-5955
TOLL FREE 1-800-321-1080
TOLL FREE FAX 1-800-469-6559

myPay
https://myPay.dfas.mil

PAY ITEM DESCRIPTION

ITEM	OLD / NEW	ITEM	OLD / NEW
GROSS PAY	Total pay before taxes, deductions and credits	SITW	Amount withheld for state taxes
TOTAL INCOME	Amount subject to federal taxes	ALLOTMENTS	Total you've allotted for other payments
MISC CREDIT	Special payment or refund	TAX LEVY	Payments to IRS for back taxes
VA WAIVER	Amount of VA award deducted from your gross pay	GARNISHMENT	Court-ordered payments
SBP COSTS	Amount deducted for SBP premium	FORMER SPOUSE	Court-ordered payments to former spouse
FITW	Amount withheld for federal taxes	MISC DEDUCTIONS	Interest and other special deductions
ADDITIONAL FITW	Additional taxes you wanted withheld	NET PAY	Total pay

PAYMENT ADDRESS

Shows where your monthly pay is sent. If you have direct deposit, this box will list the name and address of your bank or other financial institution.

YEAR TO DATE SUMMARY (FOR INFORMATION ONLY)

TAXABLE INCOME:
FEDERAL INCOME TAX WITHHELD:
STATE TAX WITHHELD

Shows your total taxable income, as well as the federal and state income tax withholdings as of the statement date.

TAXES

FEDERAL WITHHOLDING STATUS	Married or Single	STATE CODE:	State for which taxes are being withheld
TOTAL EXEMPTIONS:	# exemptions you declared	STATE INCOME TAX WITHHELD:	Amount withheld this pay period
FEDERAL INCOME TAX WITHHELD:	Amount withheld this pay period		

SURVIVOR BENEFIT PLAN (SBP) COVERAGE

This area lists information about your decisions regarding SBP coverage:

TYPE OF COVERAGE	Describes whether you have declined SBP coverage, have no eligible beneficiary or have elected to include your spouse and/or children, former spouse and/or children, etc.
COST	Your monthly SBP premium. This will include the Reserve Component SBP cost if applicable.
ANNUITY BASE AMOUNT	The total amount to be used in calculating your SBP beneficiary's annuity.
DATE OF BIRTH	Birth date of your primary SBP beneficiary and/or the youngest child listed as an SBP beneficiary.
NOTES	Lists the number of months of SBP premiums you have paid towards the 360-month Paid-Up SBP total.

RETIRED SERVICEMAN FAMILY PROTECTION PLAN (RSFPP) COVERAGE

RSFPP COVERAGE TYPE	ANNUITY PAYABLE	RSFPP COST

This area lists information about your decisions regarding RSFPP coverage including coverage type and your monthly premium amount.

DFAS-CL 7220/148 (Rev 03-01)

Source: https://dfas.mil/retiredmilitary/manage/ras/understandpage1.html

Understanding your RAS - Page 2

A monthly electronic Retiree Account Statement (eRAS) is available to all military retirees currently receiving retirement payments but is only available on myPay. The statements are available by the first of each month and you can access up to 12 months of them.

Unless you have terminated paper statements, they are mailed whenever there is a change to anything in your account and an annual RAS each December reflecting the amounts to start the new year.

Source: https://www.dfas.mil/retiredmilitary/managerras.html

ALLOTMENTS AND BONDS

ALLOTMENT TYPE | PAYEE | AMOUNT | BOND FACE VALUE | SERIES | DEDUCTION

This area lists all of your active allotments, including payee names and monthly allotment amounts. U.S. Savings Bond allotments are no longer available.

TAX LEVY DEDUCTIONS

DATE OF LEVY | MONTHLY AMOUNT | BALANCE

If the IRS serves DFAS a levy because you owe taxes, you'll find the date of the levy, the monthly amount deducted from your retired pay, and the balance remaining in this area.

GARNISHMENT DEDUCTIONS

PAYEE | GARNISHMENT AMOUNT | COMPLETION DATE

This box lists the recipient of any garnishment of your pay, the monthly amount being deducted, and the date the garnishment will no longer be deducted from your pay.

FORMER SPOUSE PROTECTION ACT DEDUCTIONS

PAYEE | AMOUNT

This area lists the recipient of the funds, as well as the monthly amount being deducted from your pay.

MISCELLANEOUS DEBTS

DEBT TYPE | MONTHLY DEDUCTION | PRINCIPAL AMOUNT | INTEREST AMOUNT | ACCUMULATED INTEREST | DEBT BALANCE

Lists the debt type and monthly deduction amount of debts being collected from your retired pay by DFAS. Also includes the principle amount of the debt, accumulated interest and the remaining balance of the debt.

ARREARS OF PAY BENEFICIARY INFORMATION

YOU HAVE ELECTED ORDER OF PRECEDENCE
NAME | SHARE | RELATIONSHIP

Lists the person or persons you designated to receive your final retired pay entitlement.

MESSAGE SECTION

This area may contain a variety of updates and alerts. Examples include annual Cost of Living Adjustment (COLA) information, requests for information missing from your account, helpful hints, etc.

Source: https://dfas.mil/retiredmilitary/manage/ras/understandpage2.html

AFTER REVIEWING THE LOG CAN YOU PASS THIS TEST NOW?

DO YOU KNOW WHERE TO FIND THE FOLLOWING WITHOUT ASKING YOUR SPOUSE?

		YES	NO
1	Your birth certificate?		
2	Your spouse's birth certificate?		
3	Your marriage license/certificate?		
4	Divorce decrees or death certificates regarding any prior marriage(s)		
5	Real property tax receipts for the last year?		
6	Income tax returns for the past four years?		
7	Your social security number?		
8	Your spouse's social security number?		
9	Where your spouse keeps the life insurance policies?		
10	List of life insurance policies, including group insurance through business and other sources?		
11	What medical, accident, and health insurance your family has?		
12	Location of your spouse's will?		
13	Name and account numbers of all savings and checking accounts?		
14	All credit cards, account numbers, and telephone numbers to call?		
15	Driver's license numbers and state where they were issued?		
16	Approximate family income for last year?		
17	Location of safe deposit box(s)/key(s) and who has access?		
18	Location of service member's DD Form 214?		
19	Who to contact in event of the death of a family member?		

Revised 25 June 2024