

Scottsdale AZ Veterans Quality of Life Manual



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Scottsdale AZ Veterans Quality of Life Manual

This Manual is a 6-part guide to assist service members, veterans and their loved ones as you work through the major transition points after serving in the military. The Manual includes:

- *Phase I – Quality of Life Planning and Preparation Checklist and Considerations*
- *Phase II – Transition from Military Service*
- *Phase III – Transition to Full Retirement*
- *Phase IV – Transition to Assisted Living and Long-Term Care Checklist and Considerations*
- *Phase V – Passing and Funeral/Memorial “Battle Drill” Action Checklist*
- *Phase VI – Follow on Actions - Six Months Action Checklist*
- *Arizona Specific Veteran Related Information and Resources*

This manual has been compiled from various sources, websites, books and service members, Spouses and Family experiences. Do not consider these lists as all-inclusive. Encourage all to do their own research and tailor this packet to fit your family’s specific needs and priorities. There is a plethora of information on the network and available from many different agencies. For those wishing to contribute additional information based on your experiences you can contact at Kelly Corsette - KCorsette@scottsdaleaz.gov

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Phase I

Quality of Life Planning and Preparation Checklist and Considerations

This checklist is for the use by Service Member/Spouse/Partner/Family Members as a guide to plan and prepare the necessary paperwork and guidance in preparation for the many important aspects of having and sustaining full quality of life requirements. There are two checklists. First is a short outline checklist and second is a more detailed list with discussion points. You will also find in the detail checklist embedded PDF/Word checklists with links created by other sites. ***I have added internal hyperlinks to make it easier to jump from Outline Checklist to Detailed Checklist and Information section.***

Do not consider this list as all-inclusive. There is a plethora of information/check lists/advice on the network and available from many different agencies on these subjects. Therefore, I encourage you to do your own research and tailor this Checklist to meet your specific needs and experience.

OUTLINE CHECKLIST

- Why Plan and Prepare?
- Have the Quality-of-Life Discussion with your Spouse and Family Members
- Gather/Create Important Documents and Provide Directives
 - Personal Information and Documents
 - Biographical/Emergency Information
 - Identification Documents
 - Marriage license or certificate
 - Domestic Partnership Registration
 - Children/Dependents Guardians and Property Managers
 - Others Who Depend on Me
 - Family Tree, if available (especially if there is no Will).
 - Secured Places
 - Digital Accounts/Services:
 - Memberships and Communities
 - Collectibles (Coins, Stamps, Memorabilia)
 - Military/Retiree
 - Military Documents
 - Retirement Pay (DFAS) Information
 - Arrears of Pay (AOP)
 - DEERS
 - Tri-Care/Express Scripts
 - Survivor Benefit Plan
 - Death of a Spouse/Selected Beneficiary
 - DS Login

- Key Sites Related to Veterans
- **Veterans Affair Information/Benefits**
 - VA Welcome Kit
 - VA Download Guides for Veterans
 - VA Download Guides for Families
 - VA Compensation
 - VGLI/SGLI & Other Forms of Insurance
 - VA Pension
- **Estate Planning Considerations/Guidance**
 - Wills
 - Trusts
 - Powers of Attorney for Finances
 - Insurance
- **Other Legal Papers**
 - Pre-paid funeral contracts o
 - Organ/tissue donation record
 - Court documents for any property settlement agreements, name changes, prenuptial agreements, etc.
 - Community Property Agreements
- **Information About Your Home**
 - Basic Home Info: Ownership Status, Deed Location, and Mortgage
 - Homeowners or Renters Insurance Policy Details
 - Utilities, Vendors and Services
 - Security: Account Info & Instructions for Entering House
 - Storage: Location of Facility, Unit Number, and Fees
 - Other Real Estate You Own or Rent
- **Financial Considerations/Guidance**
 - Employment
 - Social Security
 - Bank and Brokerage and Other Accounts
 - Credit Cards
 - Debts/Mortgage/Loans
 - Retirement Plans and Pensions
 - Real Estate/Property Deeds/Titles
 - Taxes
 - Vehicles
 - Business Interests
 - Other Income and Personal Property
- **Health Care Directives and Providers**

- Living Will
- Health Care Power of Attorney or Proxy
- Advanced Health Directives (Check State Laws)
- Organ or Body Donation
- Healthcare Providers
- Research and Understand Your States Laws and Requirement
- Funeral/Memorial Planning and Guidance
 - Before Service – Viewing, Visitation, or Wake
 - Burial/Cremation
 - Obituary
 - Type of Service
 - Religious Support to Funerals and Memorial Ceremonies and Services
 - Plan on Where and When to Do the Service
 - Officiant & Eulogizers
 - Prayers & Readings
 - Songs & Music
 - Pallbearers
 - Flowers & Decorations
 - Guest List
 - Post Service Reception
 - Charitable Donations
- Protect Your Self from Scams and Frauds:
- Legacy/After I'm Gone
 - Autobiography
 - Letter to loved Ones.
 - Ethical Wills
 - Legacy Letters
- Other QoL Benefits Sites to Consider

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Phase I

Quality of Life Planning and Preparation Check List and Considerations

DETAILED CHECKLIST AND INFORMATION LINKS

Note: Information provided below is from multiple internet and book sources. However, a primary source for a lot of this material from *Nolo* - "Get It Together: Organize Your Records So Your Family Won't Have To" (<https://store.nolo.com/products/get-it-together-get.html>). Would recommend you consider buying this book as a reference for this effort. You will also see other Nolo and similar books that may help your situation. Note: once you buy the book, they will also give you access to easy to fill out forms to make it easier to fill out and retain most of this information. Also recommend you shop around because prices for this book differs between \$14-20+ depending on which site you visit.

- **Why Plan and Prepare?** While some of life's challenges will arise unexpectedly there are ways to plan and prepare for at least possible life challenges. The worst time to plan is right just before or after it happens. Reasons why it is important to plan and prepare in advance:
 - **Mitigate Emotional Stress.** Major transitions and life challenges can be very emotional events both for you and your family. Having to navigate the situation while under stress and time limits can often lead to not fully understanding your options and identifying assistance resources.
 - **Mitigate Family/Friends Stress.** Having family or friends have to make decisions on services, finances, and all the other associated efforts may not be in line with what you want. More importantly it might cause conflict between your loved ones as they all try and guess and negotiate what they think you want.
 - **Mitigate Paperwork Requirements.** Life transitions and challenges will come with significant bureaucratic and paperwork requirements. Buy planning and preparing in advance you can identify and organizes key documents necessary to deal with the transition of life challenge. Besides mitigating stress, you can then avoid loss of benefits.
 - **Identify Benefits.** You, your spouse, and family can qualify for many benefits from multiple sources. By planning and preparing ahead you can identify what benefits you do or might qualify that can assist you or your family members in dealing with a transition of a life challenge.
- **Have the Quality-of-Life Discussion with your Spouse and Family Members:** It is very important to do as much planning in advance with your loved ones. This is often a hard discussion, but one in which will save not only time but significant emotional energy when facing a transition or life challenges. It is also important, so the family knows your wishes and you know theirs for all the aspects involved with transitions and different life challenges. This checklist will go

over most of these but there are many resources online that can help you map out how to have this discussion. I've listed some examples below but again a simple google search can provide you with lots of ideas for the specific issue or challenge you are trying to discuss.

- **How can I talk about illness issues with family and friends?**
<https://www.riteaid.com/articles/talking-to-a-friend-or-family-member-with-a-serious-illness>
- **Conversations Before the Crises:**
<http://www.caringinfo.org/i4a/pages/index.cfm?pageid=3282>)
- **Have “The Talk” with Elders: End-of-Life Issue Conversations:**
<https://www.agingcare.com/articles/having-conversations-with-elderly-about-end-of-life-issues-136220.htm>)
- **The Conversation Kit:** (<http://theconversationproject.org/wp-content/uploads/2017/02/ConversationProject-ConvoStarterKit-English.pdf>)
- **End-Of-Life Conversations Can Be Hard, But Your Loved Ones Will Thank You:**
https://theconversation.com/end-of-life-conversations-can-be-hard-but-your-loved-ones-will-thank-you-173614?utm_medium=email&utm_campaign=Latest%20from%20The%20Conversation%20for%20January%2010%202022%20-%202169721490&utm_content=Latest%20from%20The%20Conversation%20for%20January%2010%202022%20-%202169721490+Version+B+CID_281c8070f364382d7c65c165258af8b2&utm_source=campaign_monitor_us&utm_term=End-of-life%20conversations%20can%20be%20hard%20but%20your%20loved%20ones%20will%20thank%20you.
- **Your Conversation Starter Guide:** <https://theconversationproject.org/wp-content/uploads/2017/02/ConversationProject-ConvoStarterKit-English.pdf>
- **Gather/Create Important Documents and Provide Directives:** Having the right documents prepared and available is extremely important. The below list and information try to capture most of the important documents you will need. There is a major challenge in trying to keep these current so I would recommend you consider an annual day to update important documents. Another time to do a document check is when you are going on long travel. [Another online sight that you can use for this, and other check list plans is Everplans (<https://www.everplans.com>). They offer some information at no cost. Specific to documents reference - Checklist: “Documents To Gather Before You Start Your Everplan” (<https://www.everplans.com/sites/default/files/Documents-You-Need-To-Start-Everplanning.pdf>)]

Note, if you store this online I would pass protect these documents and information from cyber threats. I'd also keep hard copies in your safe or safe deposit box.

○ **Personal Information and Documents:**

● **Biographical/Emergency Information:** This is your basic information you should have on hand and will be needed when you complete other forms like Wills, Trusts etc. Some key elements of information include:

◇ **Residence Information** (Name, Address, Phone, dates lived there) Note – for tax purposes and those who still have clearances you will need this information as well.

◇ **Self and Parents** (Name, DoB, Birthplace, Location of critical documents: listed below)

◇ **Spouse or Partner** (Name, DoB, Birthplace, Location of critical documents: listed below)

◇ **Children** (Name, DoB, Birthplace, Location of critical documents: listed below)

◇ **Siblings/Others** (As needed)

◇ **Important Contact Numbers:** Make a list of important contact numbers & keep updated (Emergency, Work, Doctor, Finance, Insurance, Lawyer, etc.)

● **Identification Documents:** Besides know where these documents are located it is also good to have photocopies stored in secure space in case your primary document is lost. If you do lose the documents USA.gov provides a good site on how to “Replace Your Vital Records” (<https://www.usa.gov/replace-vital-documents>)

◇ **Social Security card** (or number) – If you have to replace you SSC - <https://www.ssa.gov/ssnumber/>

◇ **Birth certificates** (of all family members) – **If born in US** - For a certified copy of your birth certificate, contact Vital Records link for each state is <https://www.cdc.gov/nchs/w2w/index.htm>. **If born abroad or on a military base abroad** If you were born to American parents abroad, they should have registered your birth with the [U.S. Embassy or consulate](#) in that country, and received a [Consular Report of Birth Abroad](#). You can [get a copy of this report](#) from the U.S. Department of State. Depending on the country, a vital records office in the nation may also list the birth. If you were born on a military base abroad, and your parents did not register your birth with the U.S. Embassy, you may have to contact the hospital where the birth took place. You may also try contacting the base operator or public affairs office for the appropriate military branch.

◇ **Military ID Cards** – Upon Sponsors death family members authorized to have military IDs will need to notify and replace the Military IDs. If you need to replace military ID DMDC – ID Cards https://www.dmdc.osd.mil/appj/dwp/id_cards.jsp

◇ **Passport** – To replace a lost or stolen passport - <https://travel.state.gov/content/passports/en/passports/lost-stolen.html>

◇ **Citizenship Documents** – To replace a Naturalization/Citizenship Document -

<https://www.uscis.gov/n-565>

- **Marriage license/certificate:** A **Marriage License** is the piece of paper that authorizes you to get married. A **Marriage Certificate** is the document that proves you are married. Most marriage licenses expire within 30 days to a year, depending on the issuing state. If your license expires before you get married, you can apply for a new one. If you need to replace your Marriage Certificate, contact your Vital Records Office for the State you were married. A Vital Records link for each state is <https://www.cdc.gov/nchs/w2w/index.htm>.

- **Domestic Partnership Registration:** State and City laws vary on Domestic Partnership Registration and Certificates. To replace you will need to contact the appropriate State office. I could not find a federal site that covered or linked to states. Also benefits vary as well.

- **Children/Dependents Guardians and Property Managers:** **Given the importance to the care and welfare of your children and dependents I would highly recommend you get legal advice for your specific situation.** For each of the transitions and life challenges you may face issues involving family care and sustainment. As you develop your plan you need to consider what additionally requirements are required for the care of family members and their role in assisting you with your Quality-of-Life desires. This planning can shape your decisions on types of insurance, health care, long term health care and SBP. This is especially true for family members who have special needs. If by chance both parents pass at same time, and you have children or dependents who are not of legal age or are unable to care for themselves you should designate in your Will and other documents Guardian and Property Manager. Also note that not in every case will guardian ship be given to the surviving parent. Besides the personal information you capture for each child/dependent you should also consider collecting and documenting the following information:

- ◇ Childs Name, Contact Information, Date of Birth
- ◇ Childs Relationship to me
- ◇ Type of Care you provided.
- ◇ Designate Guardian and Alternate Guardian for each Child
- ◇ Designate Property Manager/Alt Property Manager for property left to each Child.
- ◇ Additional Care Providers and type of care they provide.

- **Others Who Depend on Me:** Besides your family you may have others who depend on your support and care. You need to have a plan if you are unable to sustain their current support.

- ◇ **Parents/Relatives** – Capture same type of information you do for Children.

- ◇ **Pets and Livestock** – Many of you have pets that you care for and would like to have continued care after you pass. Some thoughts on Information you should collect and actions you can take:

- **Animal Care Requirements:** Pet Name, Chip ID, Species, Coloring, Location, Food and Water, Other Care and Vets Contact info

- **Wishes for Placement** – Pet info and desired placement location.

- **Pet Trust** – You can also establish a trust to care for your pet on your passing.

Recommend you talk to a lawyer on how best to do this for your situation.

- **Other Options:** Rescue Programs, Veterinary School Programs, and a link that might assist – 2nd Chance for Pets. Org (<http://www.2ndchance4pets.org/>)

- ◇ **Other** – You may have others not discussed above that is dependent on your support. Plants might be an example.

- **Family Tree** - if available (especially if there is no Will). Many of you or your relatives may have done family tree research. If so, you may want to keep a copy of your family tree – with your family’s data updated. This will probably be more important to those who follow but, in the event, you don’t have a Will it can also assist in determining legal rights to your estate.

- **Secured Places** – To better assist those that follow you I recommend you have a list of all the secure places you have in your home and other locations. Some examples to consider physical items secured with combination locks, access codes, or keys, safe deposit boxes, and secret locations. An experiential word of caution – there are multiple examples where we have “stored/hidden” different things of value in your home. However, when you get older and suffer cognitive decline you may forget some of these places and your Spouse or Children may not be aware of their location. Thus, as they downsize, they can often throw away or sell things of less value being unaware that you had “stored” something of more value in that location. So, having a list of where all your items are located can help prevent these kinds of mistakes.

- **Digital Accounts/Services** - User names and passwords for online accounts. For security purposes, you probably have a large list of accounts that are password protected – by different passwords. There are many online passwords vaults you can use. I prefer a spreadsheet and don’t keep any passwords online (just my technique). Regardless how you keep track of passwords I recommend you have a master list that captures at least your important passwords. **Basic information to keep:** *Username, Password, Access Code, Security Phrases, Personal Identification Number (PIN)*. Example: of common items and services you could list:

- ◇ Cell Phone
- ◇ Tablet/iPad
- ◇ Computer
- ◇ Internet Service Provider
- ◇ Web Hosting Services
- ◇ Email Accounts
- ◇ Wireless Home Network
- ◇ Cloud Storage
- ◇ External Hard Drive
- ◇ Online Services or groups
- ◇ Blogs
- ◇ Software Applications
- ◇ eBook Reader
- ◇ iPod

- ◇ Home Alarm System
- ◇ Garage Key Code
- ◇ Care Alarm System
- ◇ Home Safe
- ◇ Mailbox
- ◇ Gates
- ◇ Storage Unit combinations
- ◇ Lockers, Drawers, or Cabinets

• **Memberships and Communities** – Many of us have a list of clubs, groups, programs, and organizations to which we belong. You may need this information to notify others of my incapacity or death, complete my obituary, cancel memberships, or transfer membership benefits. **Basic information:** *Name of Org, POC, Account Name, Password(s), Member Number or Position Held.* Additional consideration is some of your online connections might have economic value. Example is iTunes – current policy from iTunes is items owned on a membership are deleted with the member dies. A way to retain the items is have it set up with multiple users (like spouse) who has access and Passwords. Other online accounts have different rules. Other considerations are “transferring” material when it is apparent that you won’t be able to use them. For example. Airplane miles. Some common memberships that can be transferred:

- ◇ Purchase Discounts for Retail Products, Services, or Events
- ◇ Newsletters, Magazines, or books
- ◇ Paid-up Services, such as Roadside Assistance

• **Collectibles** (Coins, Stamps, Memorabilia) – Make a list of collectible items, their locations, relative value and who you would like to have after your passing. Understand especially with Memorabilia it may have more meaning for you than for Spouse or other family members and friends. Therefore, I recommend you also consider donating these items to a museum or group that may see and appreciate their value. For example, Military Prints we all collect.

○ **Military/Retiree:** For those of us who served and/or retired there are critical documents that you will need to have on hand not only for your own use but by your spouse and dependents who wish to collect benefits on your passing. Therefore it is important to have these documents and information on hand in a secure location. For this phase, I’ve included some information and links, so you have available this type of information in your critical document files. More will be discussed in other phases as they become important to your Survivors. A good reference handbook for 2021 – Assume it will be updated so you may want to search the net for a more current handbook. Also included is a 1Yr planning timeline guide Links:

- ◇ **2021 Retired Soldier Handbook:**

<https://soldierforlife.army.mil/Documents/2021%20US%20Army%20Retirement%20Planning%20Guide.pdf>

◇ **2021 US Army Retirement Planning Guide:**

https://home.army.mil/knox/application/files/2516/1254/9740/2021_US_Army_Retired_Soldier_Handbook.pdf

- **Military Documents (DD214/Medals/OMPF/Medical Records):** The most important document that will be required for military benefits is your DD214. The **DD Form 214, Certificate of Release or Discharge from Active Duty**, generally referred to as a "DD 214", is a document of the United States Department of Defense, issued upon a military service member's retirement, separation, or discharge from active duty in the Armed Forces of the United States. If you are missing this or other important military documents the National Archives site

<https://www.archives.gov/veterans/military-service-records> outlines how to obtain these documents. This link provides you a good discussion guide on DD214 <https://vva.org/wp-content/uploads/2016/03/Guide-to-DD214-VVA-Membership-Eligibility.pdf>

- **Retirement Pay (DFAS) Information:** Like other password sites you should capture in your document folder the Login and Password on the My Pay site: <https://mypay.dfas.mil/> . In addition, the DFAS Retired Military Site Link can also provide you with other information and actions important to your pay: <https://www.dfas.mil/retiredmilitary.html> Some of these actions include:

- ◇ Request for Duplicate 1099r
- ◇ SBP Annuitants & Same Sex Marriage SBP
- ◇ Direct Deposit Changes
- ◇ Retiree Newsletter

- **Arrears of Pay (AOP) –** To make this benefit available to your Spouse/Beneficiary you need to designate your AOP Beneficiary in advance. This link at DFAS sight provides the instructions on how to do this: <https://www.dfas.mil/retiredmilitary/provide/aop/aop-beneficiary.html>

- **DEERS** - You are probably already enrolled into DEERs. However, if situations change you or your Spouse will need to update your DEERs account. The Defense Enrollment Eligibility Reporting System (DEERS) database contains information for each Uniformed Service member (Active Duty, retired, or a member of a Reserve Component), US-sponsored foreign military, DoD and Uniformed Services civilians, other personnel as directed by the DoD (including the patient population serviced through the Military Health Services System), and their eligible family members. **DEERS registration is required for TRICARE eligibility** and enrollment. Incorrect information in the DEERS database can cause problems with TRICARE claims as well as other health care benefits, so it is critical to maintain your DEERS information.

- ◇ **milConnect:** This OSD Site provides official information on updating DEERs and other DEERs information on benefits, etc.: https://milconnect.dmdc.osd.mil/milconnect/public/faq/DEERS-Updating_and_Correcting_DEERS_Data

- ◇ **Military.com:** <http://www.military.com/benefits/tricare/defense-enrollment-eligibility-reporting-system-deers.html>

- **Tri-Care/Express Scripts** – If you are using TRICARE as your primary or secondary Healthcare insurance you should retain an information sheet to include type and logon passwords.
 - ◇ Most of us are also approaching 65 so you will need to understand the process for TRICARE and Medicare. This link provides a brochure on the process: <https://milconnect.dmdc.osd.mil/milconnect/help/pdf/turning65brochure.pdf>.
 - ◇ **Affordable Care Act (ACA)** – Assuming this law remains you and your spouse should be covered by Tri-Care. However, you will need your 1095-b or -c form for tax purposes.
 - ◇ **Express Scripts** – If you use Express Scripts for your medicine prescriptions, upon passing your spouse or family member will need to notify express scripts. There is no webpage notification, so you have to call 877-363-1303 then press “0” and ask for “Representative”. You will need: Name, Birthdate, Zip, Date of Death. They will put the account on hold but will not delete the account for about 5 years (tax laws).

- **Survivor Benefit Plan (SBP)** – If you are a retiree and you signed up for SBP this will be a critical benefit for your spouse/children on your passing. I would recommend that you keep on file a copy of your elections and The Army for Life website had complete list of SBP, coverage and other information. <https://soldierforlife.army.mil/retirement/sbp> and SBP fact sheet https://soldierforlife.army.mil/Documents/2021/SBP_Fact_Sheet.pdf

- **Death of a Spouse/Selected Beneficiary:** If your spouse dies you will have several reporting requirements:
 - ◇ **If you are military retiree:** If the selected spouse or selected beneficiary passes away the service member must alert
 - **DEERS** – Instructions - https://milconnect.dmdc.osd.mil/milconnect/public/faq/Life_Events-Death_of_a_Family_Member
 - **SBP** - DFAS in order to stop the premiums. It is a retired member's responsibility to notify the Defense Finance and Accounting Service (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200) when a SBP beneficiary loses eligibility (spouse dies, or member and spouse divorce). You will need to include the following documents: Death Certificate, Completed **DD Form 2656-6** Survivor Benefit Plan Election Change Certificate (<https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2656-6.pdf>) or a letter providing his/her complete name, SSN, and an explanation of what occurred. SBP spouse coverage is not terminated when a spouse loses eligibility (spouse dies or member and spouse divorce). Instead, it is placed in a suspended status pending a possible future marriage. Premiums are suspended effective the first day of the month following the month the spouse loses eligibility. If the member later remarries, see Spouse SBP Coverage Currently Suspended and Effects of Remarriage for additional information/instructions.
 - ◇ **If you are retired under CSRS or FERS:** You will need to send a copy of your spouse’s death certificate to OPM at U.S. Office of Personnel Management, Retired Operations Center, PO Box 45, Boyers, PA 16017. More information for FERS provided at <https://www.opm.gov/faqs/topic/retire/index.aspx> More information on CSRS retirement provided at <https://www.opm.gov/FAQs/Search.aspx?q=csrs%2bretirement>. Also included is FERS

Designation of Beneficiary form that you must fill out upon FERS retirement - <https://www.opm.gov/FAQs/Search.aspx?q=csrs%2bretirement>.

- **DS Logon:** If you are a retiree, you might already have a DS Logon Site. If not, I would recommend you sign up. You can still access the other sites with individual logons, but this site makes it easier to access your information. **DS Logon (DoD Self-service Logon or DSL)** is a secure, self-service logon ID created by the [Defense Manpower Data Center](#) as an enterprise identity credential that allows individuals affiliated with the [Department of Defense](#) (DoD) or the [Department of Veterans Affairs](#) (VA) access to several websites using a single username and password. A DS Logon supports the Personnel Identity Protection (PIP) Directive and [National Institute of Standards and Technology](#) (NIST) [e-Authentication](#) guidance providing a high level of authentication assurance in situations where [Common Access Card](#) (CAC) [authentication](#) is not available. Site Login -

<https://myaccess.dmdc.osd.mil/identitymanagement/authenticate.do?execution=e1s1>

- **Key Sites Related to Veterans/Retirees from My Army Benefits:**

- ◇ **Soldier for Life:** <https://soldierforlife.army.mil/>
- ◇ **My Army Benefits:** <http://myarmybenefits.us.army.mil/>
- ◇ **VA Home page :** <https://www.va.gov/>
- ◇ **National Resource Directory:** <http://www.nrd.gov/>
- ◇ **USA.Gov Veterans:** <https://www.usa.gov/veterans>
- ◇ **Army Retirement Services Office:** <https://soldierforlife.army.mil/retirement>

- **Veterans Affair Information/Benefits** – For key documents you should capture all VA Benefit programs you or your spouse are qualified. Some you can apply for now others on your passing. Below discusses some of these benefits. For listing of all VA benefits:

<https://www.benefits.va.gov/benefits/>

- **VA Welcome Kit:** Whether you're just getting out of the service, or you've been a civilian for years now, the VA Welcome Kit can help guide you to the benefits and services you've earned. Based on where you are in life, your VA benefits and services can support you in different ways. Keep your welcome kit handy so you can turn to it throughout your life—like when it's time to go to school, get a job, buy a house, get health care, retire, or make plans for your care as you age.

<https://www.va.gov/welcome-kit/>

- **VA Download Guides for Veterans:**

- ◇ **Apply for VA health care (PDF)**
- ◇ **Get started with mental health services (PDF)**
- ◇ **Get started with health services for women Veterans (PDF)**
- ◇ **Understanding community care (PDF)**
- ◇ **Accessing urgent care (PDF)**
- ◇ **Apply for a disability rating (PDF)**
- ◇ **Apply for education benefits (PDF)**

- ◇ [Apply for burial in a VA national cemetery and for memorial products \(PDF\)](#)
- ◇ [Understanding the modernized decision review process \(PDF\)](#)
- ◇ [Get started with services for aging Veterans \(PDF\)](#)
- ◇ [Get started with Veteran state benefits and services \(PDF\)](#)
- ◇ [Get started with Vet Center services \(PDF\)](#)
- ◇ [Get started with food and nutrition services \(PDF\)](#)
- ◇ [Get started with Whole Health services \(PDF\)](#)
- ◇ [Get started with Veteran-Owned Small Business support \(PDF\)](#)
- ◇ [Get started with services for LGBTQ+ Veterans \(PDF\)](#)

- **VA Guides for Family:**

- ◇ [Get started with caregiver benefits \(PDF\)](#)
- ◇ [Apply for survivor benefits \(PDF\)](#)

- **VA Compensation** –There are basically 3 types of Compensation:

<https://www.benefits.va.gov/compensation/index.asp>

- ◇ **Disability** - Ideally you would have filed for VA Compensation due to medical related disabilities from your active service prior to retirement or leaving service. That way your benefits would begin from date of retirement or the date you left the service. If you have not filed, I would highly recommend you do for two reasons. First, any disability rated as military related will allow you treatment in a VA facility. Second you can receive monetary compensation as well. The benefit amount is graduated according to the degree of the Veteran's disability on a scale from 10 percent to 100 percent (in increments of 10 percent). Compensation may also be paid for disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service. Generally, the degrees of disability specified are also designed to compensate for considerable loss of working time from exacerbations or illnesses. If you have dependents, an additional allowance may be added if your combined disability is rated 30% or greater. Your compensation may be offset if you receive military retirement pay, disability severance pays, or separation incentive payments. VA Link explains the details for the different types of Compensation: <https://www.va.gov/disability/>

- ◇ **Dependency and Indemnity Compensation (DIC)** -- Dependency and Indemnity Compensation (DIC) is a tax-free monetary benefit paid to eligible survivors of military Servicemembers who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease. Link to more information:

https://www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp

- ◇ **Special Monthly Compensation (SMC)** -- is an additional tax-free benefit that can be paid to Veterans, their spouses, surviving spouses and parents. For Veterans, Special Monthly Compensation is a higher rate of compensation paid due to special circumstances such as the need of aid and attendance by another person or a specific disability, such as loss of use of one hand or leg. For spouses and surviving spouses, this benefit is commonly referred to as aid and attendance and is paid based on the need of aid and attendance by another person. Link to more information on SMC: <https://www.benefits.va.gov/COMPENSATION/resources-rates-read-compAndSMC.asp>

- **VA VGLI/SGLI & other forms of Insurance**– If you are interested VA provide life Insurance for veterans. As part of our mission to serve Servicemembers, Veterans, and their families, VA provides valuable life insurance benefits to give you the peace of mind that comes with knowing your family is protected. VA’s life insurance programs were developed to provide financial security for your family given the extraordinary risks involved in military service. Link for this information: <https://www.benefits.va.gov/insurance/index.asp>

- **VA Pension** – VA pension program Provides monthly benefit payments to certain wartime Veterans with financial need and their survivors. Link for more on this benefit: <https://www.benefits.va.gov/pension/index.asp>

- **Estate Planning Considerations/Guidance:** Although it is possible to get most of this down on your own, given the importance to your estate I would highly recommend you get legal and professional advice for Estate Planning that will best meet your specific situation. There are also lots of books you can use as well. **Estate Planning for Dummies** https://www.amazon.com/Estate-Planning-Dummies-Brian-Caverly-ebook/dp/B004S82RO2/ref=mt_kindle?_encoding=UTF8&me= **Nolo Estate Planning Basics** - <https://store.nolo.com/products/estate-planning-basics-espn.html> Shop around for best prices. Since Estate Planning is very detailed and must be tailored to your specific situation, I will only highlight key components for your consideration. Again, encourage you to do the planning and preparation process with a trained professional. A **list format could include** *Document Title, Date Prepared, Professional Help (Name Title contact info), Location of the document, name of executor or Successor Trustee and alternates*. These documents need to be kept in a safe place. Additionally, it is important to keep these documents up to date.

- **Wills** – Key is you need a Will to ensure your estate is properly adjudicated. For those with less complicated estates the Will can be the centerpiece of your estate planning. There are specific requirements for a Will that above resources or your lawyer can highlight. There are also different kinds of Wills that might best suit your situations but again these types have very specific requirements to be valid. **Some Will Types:** *Handwritten, Pour-Over, Statutory, Electronic, Oral, Video or Film*. A key component is designation of your primary and alternate Executors. Make sure once the Will is completed it is secured in a place known to your Executors and other key family members.

- **Trusts/Living Trusts:** A trust is an arrangement under which one person, called a trustee, holds legal title to property for another person. Need to prepare a list of Trusts/living Trusts or a marital property agreement.

- ◇ **Trusts Can:**

- Help ensure that assets are protected and managed according to the owner’s wishes in case of disability or death.
- Provide for support of your spouse but designate bequests after your spouse’s death.
- Avoid or reduce federal estate taxes.

marriage.

- Provide for support of a second spouse as well as children from a previous marriage.
- Ensure the proper management of bequests.

◇ **Some type of Trusts:**

▪ **Basic Living Trusts:** A revocable living trust allows property to pass to the beneficiaries quickly and efficiently you name, without the trouble and expense of probate court. You can have an individual or a partnered shared living trust.

▪ **Complex Trusts:** There is a large variety of complex trusts. I would recommend if you were considering a complex trust, you contact a lawyer to assist with this.

◇ Some links for other types of trusts:

- **Estate Find Law:** (<http://estate.findlaw.com/trusts/types-of-trusts.html>):
- **Elder Law Answers:** <https://www.elderlawanswers.com/kinds-of-trusts-12007>
- **Ever Plans:** <https://www.everplans.com/articles/the-four-different-types-of-trusts>

trusts

• **Powers of Attorney for Finances:** You may want a financial Durable Power of Attorney to ensure that someone you trust will have the legal authority to take care of financial matters if you become incapacitated and unable to handle things yourself. You may have other “nondurable” powers of attorney, but they end when you become incapacitated. Regardless of the type you should have these listed in your Estate Documents files. Check list of considerations for Power of Attorney: Ever Plans: <https://www.everplans.com/sites/default/files/Power-Of-Attorney-Checklist-2.0.pdf>

- **Insurance:** Prepare a list of insurance policies you own or are owned by others that cover your life or property. **A format for this information:** *Type of Policy, Insurance Company and contact information, Policy owner, Description of Coverage and Status, and Location.*

○ **Other Legal Papers:** A list format could include *Document Title, Date Prepared, Professional Help (Name Title contact info), Location of the document, names on document and contact information.* Examples of other type of legal documents you might have:

- **Pre-paid funeral contracts**
- **Organ/tissue donation record**
- **Court documents for any property settlement agreements, name changes, prenuptial agreements, etc.**

- **Community Property Agreements**

○ **Information About Your Home:** Collect and think through all the things that are needed in running your household – Ref (<https://www.everplans.com/sites/default/files/Information-About-Your-Home-Checklist.pdf>): Some considerations:

- **Basic Home Info: Ownership Status, Deed Location, and Mortgage**
- **Homeowners or Renters Insurance Policy Details**

- **Utilities, Vendors and Services**
- **Security: Account Info & Instructions for Entering House**
- **Storage: Location of Facility, Unit Number, and Fees**
- **Other Real Estate You Own or Rent**

○ **Financial Considerations/Guidance**

- **Employment:** Capture information that your survivors will need to contact your current or past employer. The information you should capture could include Standard Contact Information (Name, Address, Telephone, and Website). Include key personnel, HR POC, Boss, and others that you may want notified. This list should also include any benefits and benefit POCs offered by your employer. Some examples: Insurance, Retirement Plans, Stock or Stock Options.

- **Social Security:** We are the age (62+) where we can start collecting Social Security Retirement benefits. You may not have chosen to do so but would recommend that you calculate the best time to retire. As most know if you wait until your full retirement age (66) or even until 70 you will receive more retirement but on your passing your Spouse will receive a higher % of your SS retirement (Note SS life calculator also tells us we on average will live to somewhere 83-87). **SS website:** <https://www.ssa.gov/retire/> and Publications Info PDF: <https://www.ssa.gov/pubs/EN-05-10035.pdf>

- **Bank and Brokerage and Other Accounts:** Besides making a list of all your Bank and Brokerage account you also want to set them up to be accessible by your Spouse and beneficiaries. I would recommend you consult your estate and financial advisory to help you set up the correct access steps (joint account, durable power of attorney, etc.). **Some types of information you should list:** *Financial Institution Contact Information, Account Number, Description of Assets, Pay-or Transfer-on-Death Beneficiary, Debit Card, Online access Login/Passwords, Location of Checkbook, Check Stock and Statements>*

- **Credit Cards:** List all credit cards that you own. **Checklist Items:** *Issue, Account Number and Access, Websites, Logon/Passwords, Customer Service Telephone.* Another consideration is the debt on these credit cards when you pass. This will impact the transfer of your estate. Of course, ideally you pay off your credit cards monthly, so you don't have to pay the interest rates for these financial tools.

- **Debts/Mortgage/Loans:** You should capture and keep updated a list of your debts both owed by you and to you.

- ◇ **Debts I Owe to Others: Checklist Items:** *Creditor Name, Contact Information, Amount, Terms of Debt and Status of Payment.*

- ◇ **Debts Others Owe to You: Checklist Items:** *Name, Contact Information, Amount, Terms of Debt and Status of Payment.*

- **Retirement Plans and Pensions:** There are many different types of retirement accounts. Some of which will end with death of the retiree and others that may be transferred. Again, recommend you have a professional review your plans and make sure you have appropriate documents in place to make it easier to transition retirement programs and benefits. There are two general category of retirement accounts:

- ◇ **Individual Retirement Plans and Pensions:** IRAs, Pensions, Annuities. Checklist Information: *Financial Institution Contact Information, Description, Status of Plan and Beneficiary.*

- ◇ **Employer Retirement and Pension Plans:** Military Retirement and SBP described above. For other retirement accounts checklist information: *Company Contact Information, Description, Status of Plan and Beneficiary.*

- **Real Estate/Property Deeds/Titles:** For Business related property you might want to capture information in your Business Interest Lists.

- ◇ **Checklist Information:** *Property Type, Address, Mortgage Company Contact Info (If applicable) Current Occupant/Contact Info, Transfer-on-Death Beneficiary, Location of Documents.*

- ◇ **Checklist for Care of Property You Own:** *Service Providers, Property Address, Property Care requirements.*

- ◇ **Checklist for Property You Rent or Lease:** *Property Address, Landlord's Contact Info, Term of Rental or Lease, Location of Documents.*

- ◇ **Checklist for Care of Leased or Rented Property:** *Service Providers, Property Address, Property Care requirements.*

- **Taxes:** Recommend you get a tax expert to look at your estate and give you specific details. Of course, you know you must pay taxes before you die.

- ◇ **Federal Estate Tax:** After you die your estate will have to pay taxes as well. Under current law if your estate is greater than \$5,450,000 you will owe some taxes. This amount increases every year with inflation. There are ways to reduce it but again I refer you to a tax accountant or attorney. Reference IRS website: www.irs.gov. **Specific Pub 559 Survivors, Executors, and Administrators:** <https://www.irs.gov/pub/irs-pdf/p559.pdf>

- ◇ **State Estate and Inheritance Taxes:** Not all states have this tax, but if you live in one and own in others you may have to pay in each state. Under current state laws the following states have **State Estate Tax:** *Connecticut, Delaware, DC, Hawaii, Illinois, Main, Massachusetts, Minnesota, NY, Oregon, Rhode Island, Vermont, and Washington.* The following States have **State Inheritance Tax:** *Iowa, Kentucky, Nebraska, and Pennsylvania.* The following States have **both State Estate and Inheritance Tax:** *Maryland, and New Jersey.* **Ever Plans** – State by State Estate and Inheritance Tax rates: <https://www.everplans.com/articles/state-by-state-estate-and-inheritance-tax-rates>, Nolo State Estate Taxes: <http://www.nolo.com/legal-encyclopedia/state-estate-taxes.html>, ITEP: <https://itep.org/state-estate-and-inheritance-taxes-2/>

- ◇ **Tax File Information:**

- **Tax Professionals** – *Name of Person/Firm, Contact Information, Notes (nature of work performed)*

- **Location of Tax Records** – Current and Prior year records location.

- **Vehicles**: If you are the registered owner you will need to QA probate process with your state laws. Ideally you joint own the vehicle between you and your wife. For some states, you can have a Transfer-on-Death Registration. Since I'm in AZ I'm providing a link as an example of a Vehicle Transfer on Death Form <https://apps.azdot.gov/files/mvd/mvd-forms-lib/96-0561.pdf> . You can probably google your state to check.

- ◇ **Vehicle You Own Checklist**: *Vehicle Type, Make, Model, Year and ID, Creditor Contact Info, Storage Location, Transfer-on-Death Beneficiary, Location of Documents*

- ◇ **Vehicle You Lease Checklist**: *Vehicle Type, Make, Model, Year and ID, Lease Holder Contact Info, Storage Location, Transfer-on-Death Beneficiary, Location of Documents*

- **Business Interests**: You may have current and former business Interests. I have provided a checklist of information for both categories. Reason to capture former business interests is to provide those who follow you with the necessary information in case former business try to make claims or tax issues arise.

- ◇ **Current Business Interests Checklist**:

- **Name, Type, Location Including Subsidiaries or Branch Offices**

- **Ownership**: *Owner(s), Contact Info, Job Title or Position, % Ownership*

- **Disposition**:

- *Disposition of Entire Business: Continue, Transfer, Sell, Liquidate*

- *Disposition of My Interest: Transfer, Sell, Liquidate*

- *Attorney/Accountant POC Information*

- *Title and Location of Documents*

- **Key Employees**: Essential to keep business running or have special agreements with the business: *Employee Name, Agreement, Location of Documents, Other Key Info.*

- **Business Taxes**: *Current Year Records Location, Prior Year Records Locations*

- **Significant Assets**: *Description of Asset, Location of Asset, Access Info, Contact Info, Location of Documents.*

- **Significant Liabilities**: *Description of Liability, Contact Name and Info, Location of Documents.*

- ◇ **Prior Business Interests Checklist**: *a list of Business Name and Type, Main Office Address and Phone, Website, Ownership and Dissolution Documents, Location of Documents.*

- **Other Income and Personal Property**: You may have other income and personal property not captured in other sections, so this is a catch all for anything I missed.

- ◇ **Other Income Checklist**: *Source and Contact Info, Description, Location of Documents*

- ◇ **Personal Property Checklist**: *Item and Description, Location and Access Info, Special Instructions, Location of Documents*

- ◇ **Property I expect to Receive from Others Checklist**: *Item and Description, Source and Contact Info, Location and Access Info, Location of Documents*

- ◇ **Warranty Records and Product Guides Checklist**: *For Item, Document Location*

- **Health Care Directives and Providers**: As with your estate planning documents I'd highly recommend you meet with an estate planner/lawyer and have them walk you through what

directive you should have. I will discuss this more in Phase II, but I also recommend you have a discussion with your spouse, family and other loved ones on your specific health care desires and directives. Otherwise, you might have them guessing what you want which can lead to a lot of family friction when your intent is not understood the same way by all.

○ **Health Care Directives:** Below are a list of potential Healthcare documents you might want to prepare in advance. Key information for these documents could include *Name and Contact Information for your Health Care Agent designated in your document, Document Title, Date Prepared, Effective Date, Professional help in preparing the document, Name Title and contact Info, Location of Original Document, Location of Copies, and Additional Notes.*

- **Living Will**
- **Health Care Power of Attorney or Proxy**
- **Advanced Health Directives (Check State Laws)**

- ◇ Do Not Resuscitate Order (DNR)
- ◇ Physician Orders for Life Sustaining (POLST)
- ◇ Treatment Do Not Intubate Order (DNI)
- ◇ Do Not Hospitalize (DNH)

● **Organ or Body Donation Checklist:** If you chose to donate organ or body you might want to have this information captured in your documentation:

- ◇ Wishes for Donation: *My Body, Any Needed Organs or Tissues, Only the following organs or tissues.*
- ◇ Arrangement for Donation: *Receiving Organization, Name, Address, Phone, Location of Documents.*
- ◇ **DieSmart Site** - <http://diesmart.com/sayinggoodbye/body-organ-donation/> has a very detailed discussion concerning Body and Organ donation. This includes links to every state to register for Organ donation.

◇ **Body donations** If you are planning your funeral in advance, think about donating your body to medical science. Not only is it basically a no-cost option but it helps science and learning as well. Body donation must be arranged by the person prior to death; it is not an option that can be arranged once someone is deceased. If you decided you want to donate your body, you should contact the medical school or research facility of your choice and decide before you die. There are a few states that permit your family to make the decision after you die but, for the most part, this must be a pre-death decision. With body donation, there is usually little or no expense for your family when your death occurs. Most medical schools pay for nearby transportation as well as embalming and final disposition. You should be aware that if you choose an institution that is not located near the place where you die, your family may have to pay some of the transportation expenses. After medical study, the donated body is usually cremated with burial or scattering in a university plot. However, the remains can be returned to the family for burial within a year or two. If this is your wish, it should be noted on the forms you filled out when committing to donate your body. When signing a contract committing to donate your body, make sure it specifies what the institution will pay for and what will remain the expense of your estate. Be sure someone close to you has a copy of this contract or knows where it is located. It will be needed when you die so the appropriate person at the designated institution can be contacted

and asked for instructions on what to do with your body. Here are a few websites that have more information about whole body donation to medical science:

◇ **Science Care** <http://www.sciencecare.com> Provides links between individual donors and various medical research facilities.

◇ **Organ Donation:** No matter how someone dies, their organs or tissue can probably be donated. There is no cost to your family, nor are they compensated financially for any organ donation. All related hospital costs are paid for by the organization to which you have donated organs, the recipients of the organs, their medical insurance company or Medicare. If you do not decide whether to donate or not while you are alive, your family can do so after your death. However, it's very easy to sign up to be an organ and tissue donor. Most states have an online registry to manage participation in the programs. If you live in a state that has such a program, just log on to their website and indicate the desire to participate. An electronic, online registry has some benefits:

- **Immediate access.** When you die, it's easy for an organ transplant team to get immediate access to the registry and confirm your participation. If you've just written your information on a card, it may get misplaced and not be easy to find.

- **Binding nature.** When you register with a state program, this creates a binding wish on your behalf which, in most states, your family cannot dispute.

- **Healthcare Providers:** A list of healthcare providers is a good idea for while you are alive and if you become incapacitated, however, having a list after your passing is a good idea to help clear potential issues and tax problems. Key information should include *Doctors Name, specialty, Address, Phone, Conditions treated*. You may also want to maintain a list of current medications since most Doctors ask for it during your appointments.

- **Research and Understand Your National and States Laws, Regulations and Requirements:** Every State has different list of requirements and benefits. It would be worth researching in advance for your state. National Healthcare laws/regulations Link: <https://www.hhs.gov/regulations/index.html>. FindLaw site for State Healthcare Laws: <http://statelaws.findlaw.com/health-care-laws.html>

- **Funeral/Memorial Planning and Guidance:** Highly recommend you have a discussion with your loved ones and make sure they are clear on the types of services you will want upon your passing. You can also put specific guidance in your Will. Although Military aspects are integrated into all the different types of services, I've provided a separate discussion on aspects you should plan, discuss, and decide in advance. It will significantly reduce the burden on your loved ones and ideally get more military support during the actual service.

- **Before Service – Viewing, Visitation or Wake:** Although military might participate as guests in these events there is no formal military protocol for these type events. (<https://www.everplans.com/articles/how-to-pre-plan-a-viewing-wake-or-visitation>)

- ◇ **Viewing/Wake** At a viewing (also called a wake), the body is on display, usually in an open [casket](#). A viewing may be brief and take place immediately before the funeral service or may

last for up to three days before the service. Viewings and wakes are often organized and staffed by the funeral home you're working with. Features:

- The body is on display in a casket.
- The casket may be open or closed.
- Takes place at the funeral home, your own home, or the social hall at a place of

worship.

- Takes place before the funeral and burial or cremation.
- May be family-only or open to the public.

◇ **Visitation:** At a visitation, the body may or may not be present, though if it is present, it is usually not visible (i.e., closed casket). A visitation can take place any time, before or after the [funeral service](#) or disposition and can last for hours or days. A viewing can be a formal event, with the body present and the funeral home staff on hand, or it can be an informal event that provides an opportunity for friends and mourners to spend time with the family, without the body present.

Features of a Visitation:

- The casket is closed, or the body is not present at all.
 - Takes place at the funeral home, your own home, or the social hall at a place of
- worship.
- May take place before or after the funeral and disposition.

• **Burial/Cremation** – Like other end of life choices it is important for your loved ones to make this decision in advance. As prior Military/Retiree you are entitled to.

◇ **Burial Considerations:**

- Immediate/After Services
- Embalm/Do not Embalm.
- In-ground/Aboveground
- Burial Organization Contact Information
- Burial Location and Contact Information

◇ **Cremation Considerations:**

- Immediate/After Services
- Embalm/Do not Embalm.
- Niche in Columbarium/In-ground/Scattered/To Individual
- Cremation Organization Contact Information
- Final Location and Contact Information

◇ **Casket or Urn:**

- Material (Wood/Metal/Other)
- Model or Design
- Exterior Finish
- Interior Finish
- Cost Range (Economical/Moderate/Luxury)

◇ **Military Veteran/Retiree/Spouse Considerations:** I would recommend you make as many decisions as possible in advance on the benefits you want from the Military/VA. I'd also recommend you fill out in advance as much of the bureaucratic paperwork/applications and put in what I call your "Funeral Battle Drill" Book. This will significantly reduce the bureaucratic burden on

your loved ones and make it clear what you want done and spoke. VA Link for National Cemetery Admin covers all the requirements to be buried at a National Cemetery – (<https://www.cem.va.gov/funeraldirector.asp>). Currently Veterans discharged from active duty under conditions other than dishonorable; Service members who die while on active duty, active duty for training, or inactive duty training; and spouses and dependent children of Veterans and active-duty service members, may be eligible for VA burial and memorial benefits. The Veteran does not have to die before a spouse or dependent child can be eligible for burial or memorial benefits. – check VA weblink for current status of these benefits:

https://www.va.gov/opa/publications/benefits_book/benefits_chap08.asp. Also check My Army Benefits – Official Army Site for Burial and Memorial Benefits information -

http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Burial_and_Memorial_Benefits_.html?serv=229 Benefits currently include:

◇ **Burial in VA National Cemeteries:** As you would expect there is some bureaucracy to be buried at a national cemetery. You need to understand that there may be a delay in scheduling actual burials based on availability and priority. For example, if you want to get buried in Arlington Cemetery it can take several months. You also need to decide if you want to be just buried or have a grave side service. Upon the family's request, Public Law 106-65 requires that every eligible Veteran receive a military funeral honors ceremony, to include folding and presenting the United States burial flag and the playing of Taps. The law defines a military funeral honors detail as consisting of two or more uniformed military persons, with at least one being a member of the Veteran's parent service of the armed forces. The DOD program calls for funeral home directors to request military funeral honors on behalf of the Veterans' family. However, the Department of Veterans Affairs (VA) National Cemetery Administration cemetery staff can also assist with arranging military funeral honors at VA national cemeteries. Veterans' organizations may assist in providing military funeral honors. When military funeral honors at a national cemetery are desired, they are arranged prior to the committal service by the funeral home. Ref National Cemetery Admin link (https://www.cem.va.gov/military_funeral_honors.asp) Again I would recommend you decide early on what Cemetery and what type of graveyard service you want. That way you can coordinate in advance and have a "Funeral Battle Drill Book/File" ready for your family to execute.

◇ **Burial at West Point:** If you decide to get buried at West Point, they offer the same kind of services and maybe some more as you get at any National Cemetery.

▪ **Eligibility:** Interment at USMA Cemetery is restricted. West Point AOG site outlines the requirements for internment, and you can choose between Grave and Inurnment/Columbarium/Niches. Also, the wife, husband, widow, widower, minor child, and dependent unmarried child (including those who have never been married, widows, and divorcees) of eligible persons enumerated. AOG Site:

<https://www.westpointaog.org/westpointcemeteryeligibility>

◇ **Burial at Arlington:** There are two basic types of burials in Arlington. Ground Burial or Columbarium or Niche Wall. Arlington National Cemetery provides all the information on requirements, so I won't add to this checklist. Recommend if you want to be buried there go to the site and make plans accordingly. Arlington Website:

<http://www.arlingtoncemetery.mil/Funerals/Scheduling-a-Funeral/Establishing-Eligibility>

◇ **Burial at other National Cemeteries:** VA National Cemetery site link allows you to access all cemeteries and their respective interment requirements.

<https://www.cem.va.gov/cem/cems/listcem.asp>

◇ **Burial In Non-National Cemeteries:** Burial benefits available for Veterans buried in a private cemetery may include a [Government headstone, marker or medallion](#), a [burial flag](#), and a [Presidential Memorial Certificate](#), at no cost to the family. Some Veterans may also be eligible for [Burial Allowances](#). There are not any VA benefits available to spouses and dependents buried in a private cemetery. Burial and Plot Interment Allowance:

<https://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>

◇ **Headstones, Markers and Medallions:** Recommend you decide which type of headstone, Marker, or Medallion you would like on your grave. There are forms for these which you fill out in advance and have in our Funeral Battle Drill packet. The Department of Veterans Affairs (VA) furnishes upon request, at no charge to the applicant, a Government headstone or marker for the unmarked grave of any deceased eligible Veteran in any cemetery around the world, regardless of their date of death. A Government-furnished headstone or marker may be provided for eligible Veterans who died on or after Nov. 1, 1990, and whose grave is marked with a privately purchased headstone. A Government-furnished medallion may be provided for eligible Veterans who served on or after Apr. 6, 1917, and whose grave is marked with a privately purchased headstone or marker. VA National Cemetery Link for this benefit: <https://www.cem.va.gov/cem/hmm/index.asp>. This link provides references for all the necessary information you will need including the forms that need to be completed. VA Site for request for headstone/marker:

<https://www.va.gov/vaforms/va/pdf/VA40-1330.pdf> Again, recommend you do it in advance and keep in your Funeral Battle Drill Book/File

◇ **Other Memorialization:** If you decide to use any of these other benefits again recommend you consider filling out applications in advance and place in your “Funeral Battle Drill”.

- **Burial Flags:** A United States flag is provided, at no cost, to drape the casket or accompany the urn of a deceased Veteran who served honorably in the U. S. Armed Forces. It is furnished to honor the memory of a Veteran’s military service to his or her country. VA will furnish a burial flag for memorialization for another than dishonorably discharged. VA Weblink on Flags: https://www.cem.va.gov/cem/burial_benefits/burial_flags.asp VA Application for Flag which includes folding instructions: <https://www.vba.va.gov/pubs/forms/VBA-27-2008-ARE.pdf> Again, recommend you fill this out as much as possible in advance and have it in your Funeral Battle Drill Book/file. Lastly, normally they only provide 1 Flag. *In some cases, you may want multiple flags presented to your Spouse, surviving dependents. If so, recommend you either by in advance or see if local veterans’ associations have some for you.*

- **Presidential Memoria Certificates (PMC):** A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of deceased Veterans who are eligible for burial in a national cemetery. VA Link that describes this benefit and Application Processes: <https://www.cem.va.gov/cem/pmc.asp>

- **Reimbursement of Burial Expenses and Plot Allowance:** - There is potential to receive allowances for veterans buried in cemetery not under US government jurisdiction. VA Site for Burial allowances: <https://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>

- **Obituary** – Although some of the information will need updating on your passing it is recommended that you consider drafting your own obituary. This way you can shape how you would like to be remembered. Additionally, it will reduce another stress point on those left behind. A good site for tips on writing your own obituary – Obituary Guide (<http://obituaryguide.com/>). Some basic information you should consider for your Obituary – also be aware that some of this information can be used to steal identities so caution on all that you provide:

- ◇ **Length**
- ◇ **Photos**
- ◇ **Publications you want your Obituary to appear.**
- ◇ **Date and Place of birth (for security leave off exact date and just use month and year)**
- ◇ **Military Service**
- ◇ **Spouse, Children – others**
- ◇ **Employment history**
- ◇ **Memberships**
- ◇ **Education**
- ◇ **Awards and Achievements**
- ◇ **Interests and hobbies**
- ◇ **Values**
- ◇ **Time for services**
- ◇ **Flowers or Donations**

- **Religious Support To Funerals and Memorial Ceremonies and Services:** ATP 1-05.02 March 2013 outlines religious support for funerals and memorial ceremonies and services: https://armypubs.army.mil/epubs/DR_pubs/DR_a/pdf/web/ARN14071_ATP%201-05x02%20FINAL%20WEB%201.pdf



atp_1-05_02-rs-funerals-memorials.pdf

- **Type of Service – Funerals, Graveside Services, Memorial Services, Military Funeral/Graveside Service.** (<https://www.everplans.com/articles/how-to-pre-plan-a-funeral-service-graveside-service-or-memorial-service>) – Military Services covered in detail in Phase III. Unless the decedent made known what type of service was wanted, the family and/or the person in charge will have to make the decision(s). Here are some possible choices:

- ◇ **Formal visitation (common in some religions)**
- ◇ **A funeral service**
- ◇ **A funeral service with a reception following it.**
- ◇ **A memorial service**
- ◇ **A memorial service with a reception following it.**
- ◇ **A graveside services.**
- ◇ **A graveside service with a reception following it.**
- ◇ **Both funeral and graveside services**
- ◇ **Both funeral and graveside services with a reception following them**

- ◇ **A military service**
- ◇ **A military service with a separate memorial or celebration of life service**
- ◇ **Military Funeral and Graveside Ceremony:** This will be discussed in more detail in

Phase III, but you should consider during this phase what if any military role in your funeral. Site and manual that discuss Military Funeral Honor TC 3-21.5 Drill and Ceremonies Chapter 14 - https://armypubs.army.mil/epubs/DR_pubs/DR_a/ARN32297-TC_3-21.5-000-WEB-1.pdf

- **Plan on Where and When to Do the Service** – Although this is the planning phase deciding on where you want your service but also when or how soon after your death. Once you decide on the type of service(s) and the budget is set, there are other considerations that must be taken into account before you can determine where to hold the services. How many people will be in attendance? That will dictate the size of the facility needed. When is the facility available? It may not be available at the time you would like to have the service. And is the person you want to officiate at the service available at the same time? He or she may be booked at another event, and you may have to settle for a different time. In selecting the date and time for the service, take into consideration travel arrangements of family members who live far away. You may have to allow an extra day for them to arrive unless religious restrictions forbid this delay. Can the facility accommodate the type of presentation you want to include? For example, if you want to show a video about the decedent, check to be sure the facility has the necessary projection equipment. Does the facility you have selected have the auxiliary services that you may need? Visit DieSmart.com Site to get some additional ideas on planning the service and other information - <http://diesmart.com/sayinggoodbye/make-it-unique/>

- **Officiant:** Depending on the type of service you want to have; the role of the officiant may vary. For example, if you want to have a traditional religious funeral or memorial service, you will probably want a religious leader who is familiar with your [religious customs](#) to lead the service, and he or she will perform the service according to tradition. If you want to have a [home funeral](#), however, you might like to have a family member or close friend lead the service, and he or she can choose to organize a less traditional service. (<https://www.everplans.com/articles/choosing-a-funeral-conductor-or-officiant-in-advance>)

- **Eulogizers:** Delivering a eulogy is often seen as a great privilege. At the same time, for many people the experience of delivering a eulogy can be emotionally overwhelming. As you think about the people you'd like to have speak at your funeral or memorial service, consider who would be able to rise to the occasion while maintaining the emotional wherewithal to do a good job. (<https://www.everplans.com/articles/how-to-choose-people-to-deliver-eulogies-and-speeches-at-your-funeral-or-memorial-service>)

- **Prayers & Readings:** Deciding these in advance again reduces stress on your heirs and gives you a say in what is used.

- **Songs & Music:** Many people choose to incorporate music and singing into a [funeral or memorial service](#). At your funeral or memorial service, music can take the form of a church choir, a

friend playing or singing a special song, or a recording of any music or songs that are especially meaningful to you. (<https://www.everplans.com/articles/how-to-choose-music-for-your-funeral-or-memorial-service>) Some sites that offer lists of most common music: DieSmart.com - <http://diesmart.com/sayinggoodbye/make-it-unique/>; Music Academy.com - <http://www.musicademy.com/2013/03/suitable-songs-for-a-funeral-or-memorial-service/> and Army Regulation 600-2 Salutes, Honors and Visit of Courtesy - http://www.apd.army.mil/epubs/DR_pubs/DR_a/pdf/web/AR%20600-25.pdf

- **Pallbearers:** If you plan on having an open casket at your funeral, the casket will already be set up at the funeral venue by the funeral home staff. If there will be a closed casket at the funeral, it is traditional to have pallbearers bring the casket into the venue and remove the casket from the space to a hearse after the service. If there will be a cemetery burial after the service, the pallbearers can again carry or escort the casket from the hearse to the gravesite. (<https://www.everplans.com/articles/how-to-choose-pallbearers-for-your-funeral>)

- **Flowers Decorations:** If you'd like to have flowers at your funeral or memorial service, think about what you'd like the overall effect of the flowers to be.

- ◇ Would you like a few simple bouquets, or would you prefer many lavish arrangements?
- ◇ Would you like the flowers to convey a somber mood or a celebratory mood?
- ◇ Since different flowers have different scents, are there some scents you prefer more than others?
- ◇ You can also choose flowers based on color. While white is a common choice for funeral flowers, you can also choose flowers based on your personal favorite colors, your favorite sports team's colors, the colors of the season, or any other criteria that matter to you. (<https://www.everplans.com/articles/choosing-flowers-for-your-funeral-or-memorial-service>)

- **Guest List:** After a death, family members often have a very short amount of time to plan, organize, and invite people to a funeral service, all while experiencing grief and shock. Because of this, not everyone who should be notified of a death always gets notified, and sometimes people who should have been informed of the service details don't find out until after the fact. By planning, you can make sure that the people who should be informed are informed and that the people who you'd like to attend the service will attend the service.

- **Post-Service Reception:** A reception is a good opportunity for people to spend time together, share memories, and support another at a difficult time. As many funerals and memorial services are somber and formal affairs, a post-service gathering provides as more casual atmosphere for your friends and family to connect with each other. By pre-planning your reception, you can make sure that people celebrate your life in the way that you want. Funerals and memorial services often bring people together who may not have seen each other in some time, and a reception provides an opportunity for people to reconnect. Also, you may know people from very different areas of your life and having a reception where people can get to know each other

encourages all the people you know and love to get to know each other.

(<https://www.everplans.com/articles/how-to-pre-plan-a-post-funeral-reception>)

- **Charitable Donations:** Most foundations, charities, and non-profit organizations allow for donations to be made through their websites. Usually on the donation page there is a place for donors to specify the nature of the gift, often under the heading of “Tributes” or “In memory of.” Donors can put your name in that space, so that the organization knows the nature of the gift. You can also establish a dedicated fund in your name that people can donate to. To set up a fund in your name, contact the organization you’d like to work with and let them know that you want to set up a memorial fund. Most non-profit organizations will have simple protocols in place for making this happen.

- **Protect Your Self from Scams and Frauds:** There is significant risk from cyber and other scams and frauds. A good government site for ways to protect your information and threats to personal information and assets is USA.Gov - (<https://www.usa.gov/scams-and-frauds>)

- **Legacy/After I’m Gone:** Everyone may not be captured in our history books, but we have all contributed and impacted those in our work and personal lives. I have found that those especially in the military often don’t discuss their military lives with their family. As such many families and friends don’t know the personal service efforts and sacrifices. I’d highly recommend you try and capture your life story. To quote an old saying: **“You actually die twice. Once when you physically die and then when the last person that remembers you dies”**. Below are different ways to capture your life and to pass on to your family, classmates and following generations.

- **Autobiography/Memoir Writing/Life Stories:** Obituary Guide. Com has many different approaches to doing these types of efforts. Ref Links:

- ◇ Mémoire (<http://obituaryguide.com/review-memoir-man-a-born-storyteller.php>)
- ◇ Life Story (<http://obituaryguide.com/life-story.php>)

- **Letter to loved Ones:** *“If you’re reading this, it is because I am incapacitated and no longer able to manage my own affairs, or because I have passed away”* or words to this effect. In the movies, we often see soldiers going into battle writing their letters to loved ones in case they don’t make it. This is the same concept. This of course is very personal but some items you might want to include *Thoughts About My Death, Messages for My Loved Ones, My Last Words to You*. Make sure you sign it too. This site provides examples of uplifting: <http://lastgoodbyeletters.com/> There are many more you can research.

- **Ethical Wills/Legacy Letters:** An Ethical Will is not a legal document. It is personal document in order to communicate your values, experiences, and life lessons to your family. Things that you might want to include below. You can also research Ethical Wills online but one site that might help you write one is: <https://celebrationsoflife.net/ethicalwills/how-to/>. For Legacy Letter try this site: http://www.huffingtonpost.com/rachael-freed/writing-letters_b_3831203.html

- ◇ Your Favorite Things

- ◇ Your Thoughts on Family
- ◇ Your Experiences
- ◇ Your Beliefs and Values
- ◇ Your Hopes for the Future

- **Other QoL Benefits Sites to Consider:**

- **Benefits.gov** - One of the longest-serving E-Government initiatives, Benefits.gov was launched by the [U.S. Department of Labor](#) in April 2002, creating the U.S. government's official benefits website. Our mission is to increase citizen access to benefit information while reducing the difficulty of interacting with the government. On Benefits.gov, you can find information on over 1,000 government assistance programs, check your eligibility, and learn how to apply. [An Updated Guide to Benefits.gov Resources | Benefits.gov](#)

Phase II

Transition from Military Service

Introduction: This checklist is for the use by Service Member/Family as a guide to help plan and prepare for transition from military service. Since transition can occur before or after retirement age/timeframe this manual will address different considerations for each situation. *I have added internal hyperlinks to make it easier to jump from Outline Checklist to Detailed Checklist and Information section.*

OUTLINE CHECKLIST

Part I: Getting Started

- Why Plan and Prepare for Transition from the Military?
- Reasons Why to Transition from the Military?
- Considerations on When to Transition.
 - Before Retirement Age.
 - [After Retirement Age.](#)

Part II: Preparations for Transition.

- Things to Do Before you Transition.
 - Update or Start Phase I Planning and Documents.
 - Get Copy of all your Health Records (Medical, Dental, Eye, Vaccinations, Prescriptions).
 - Register for VA and VA Physical Before You Leave the Military.
 - Clean up social media.
- Where to Live Decision:
- Transition Timeline – Key Events:

Part III: Second Career Considerations.

- What is Most Important - Location or Job?
- What Type of Job?
- What % Travel?
- What Kind of Compensation Benefits?
 - Medical
 - Dental
 - Vision
 - Long-Term Disability
 - Employee Life Insurance
 - Spouse Life Insurance
 - Child Life Insurance
 - Accidental Death and Dismemberment (AD&D) Insurance
 - MedAccount Flexible Spending Account (FSA)

- CareAccount Flexible Spending Account (FSA)
- Employee Assistance Program
- Business Travel Accident Insurance
- Savings and Stock Investment Plan (\$401k)
- Employee Development
- Holidays and Vacations
- Long Term Care Insurance
- Discount on membership at Pure Fitness centers
- Fitness Center Reimbursement (up to \$250)
- Adoption Assistance
- 529 College Savings Program
- Home Buyers Assistance
- MetLaw Legal Services
- Travelers & Auto and Home Insurances
- Pet Insurance
- Employee Discount Programs
- Opportunities for Involvement in Community Programs

- Ageism

Part IV: Transition Support

- Transition Support Organizations:
- Mentor:
- Networking & Networking Tips:
- Headhunters:

Part V: Writing Your Resume:

- 2 – Types: General and Job Specific
- Resume Assessment Check List
- [Resume Writing Tips](#)
- Additional References:

Part VI: Interviewing:

- When to Start Interviewing
- Types of Interviews
- Preparing and Managing the Interview

Part VII: Military to Civilian Cultural Transition Considerations:

DETAILED CHECKLIST AND INFORMATION LINKS

Part I: Getting Started

□ **Why Plan and Prepare for Transition from the Military?** Many of us can get caught up to our day-to-day military mission requirements we will put off planning and preparing for our transition to civilian status. If are considering leaving after your first or subsequent tours of duty or looking at retiring but you aren't sure, yet I highly recommend you make time to look at this critical transition in detail. In some cases, you may be forced to leave or retire from service which may or may not give you much time plan and prepare. So, it is very prudent to understand your potential transition points and again explore in detail on how best to prepare. Ideally this Phases information can help in the process. ***However, to reinforce you owe it to yourself and to your family to do some deliberate planning. Transition from the military should not be a Movement to Contact operation.***

□ **Reasons Why You Might Want to Transition from the Military.** There are many reasons why someone might want to leave the military. I've listed some below for your consideration.

- **Family Reasons**
- **Work/Life Balance (or a Lack of it)**
- **Health and Wellness**
- **Stuck in Your Career Field**
- **Bad Duty Assignment**
- **Passed Over for Promotion**
- **It's Just Not Fun Anymore**
- **It's Just Time**

□ **Considerations on When to Transition.** Deciding when to leave the military is a personal choice for you and your family that will require you to balance the advantages and disadvantages of leaving.

○ **Before Retirement Age.** As discussed about there are many reasons you might feel the need to leave the military before you retire. Understand this is your choice and you need to do what is best for your situation. Before making your final decision, I would recommend you consider the following:

- Do you have a plan on what you are going to do when you get out?
- Do you understand the cost of health care especially if you have family to support?
- Although hard to see now but the Military Retirement Pay and benefits are significant and can facilitate a better Quality of Life as you age.
- On the plus side you will have experience and expertise that can improve your hiring potential based on what second career you chose. You also have the potential to earn more and gain more benefits than you did while in service.

○ **After Retirement Age.** Waiting to retire from the military provides you with many benefits that can be significant help in improving your Quality of Life. Most of these benefits are

discussed in this manual and in the below references. However, here are a few other thoughts on exactly when to retire:

- **Early Retirement:** Retiring early gives you all the military benefits but most likely, especially if you have a family, you will need to work a second career. A benefit of early retirement is you still have the opportunity to probably do a 40 year second or multiple careers that allow you earn more revenue and potentially additional benefits.

- **Mandatory Retirement:** At mandatory retirement age you will have maximized your retirement income and benefits. You still will have plenty of time for a second Career. You also given your experience and 2nd career job choice have a better chance of being hired at a more senior level.

- **References:**

- ◊ A good reference handbook for 2021 – Assume it will be updated so you may want to search the net for a more current handbook.

https://home.army.mil/knox/application/files/2516/1254/9740/2021_US_Army_Retired_Soldier_Handbook.pdf



2021 US Army
Retired Soldier Hand

- ◊ **AUSA Retirement Guide:**

- Pre-Retirement Counseling Guide:

https://www.ausa.org/sites/default/files/2019-20RetPlanningGde_web.pdf

- Soldier For Life link: <https://soldierforlife.army.mil/>
- LinkedIn Class signup: www.ausa.org/li

Retirement planning checklists: <https://www.military.com/military-transition/checklist-active-duty-retiring.html> ; <https://www.military.com/military-transition/checklist-active-duty-retiring.html>



Retirement
Planning (1 YR Out)

- ◊ **Other Benefits:**

- **Free Access to National Parks and Other Federal Lands Management of Dpt of Interior.** <https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm>

- **Change of Mission Understanding your VA Benefits:**
<https://www.militarytimes.com/education-transition/2021/09/02/change-of-mission-understanding-your-va-benefits-at-separation/>



Change of Mission
Understanding your V

Part II: Preparations for Transition.

□ Things to Do Before you Transition.

○ Update Phase I Planning and Documents. ([Hyper-Link to Phase I Planning](#))

- For Retiree's make sure you update your SBP Beneficiary Designations - [Defense Finance and Accounting Service > RetiredMilitary > provide > sbp > maintain \(dfas.mil\)](#)

○ Get Copy of all your Health Records (Medical, Dental, Eye, Vaccinations, Prescriptions). Having a copy of these medical records are very important. You will need them for determining your VA disability claims. You will also need to provide a copy to your new primary care plus you will be asked by specialists and future hospital procedures to outline in detail most of your medicines, past treatments, and surgeries. As a technique I use our DD2807-1 Medical History Form and then keep a spread sheet tied to highlight the issues in detail. I've included an example of an online vaccine form you can use to keep your vaccine history and updates.

- **Military Health History – DD Form 2807-1:**

<https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2807-1.pdf>



dd2807-1 Report of
Medical History.pdf

- **Example Vaccination Template:** <https://www.immunize.org/catg.d/p2023.pdf>



Vaccinations-Templ
ate.pdf

○ Register for VA and VA Physical Before You Leave the Military: At least 6 months out register with the VA and set up a VA Physical to determine your potential Military related disabilities. Some additional thoughts and importance on doing this process:

- You must apply before you retire so that any claims are retroactive to your retirement date. If you wait until after you retire you will be only getting any claims once they approve which can be a year or longer in the current process.

- Highlight all the issues you believe are related to your military service. You may not receive any % credit but if they adjudicate it as being from your military service you can still get treated at a VA facility for that issue. Again, highlight everything even if it you don't think it is an issue. You will be surprised as you get older what becomes an issue.

- Understand the VA will do a separate physical. They do not accept your military physical.

- **VA Welcome Guide:** <https://www.va.gov/welcome-kit/>




VA_2020-11_va-welc
ome-kit-color.pdf

○ Clean up social media. Most of you will have some form of social media networking sites: Facebook, Linked-In, Twitter, etc. Key is employers now research you via what you say on these sites. You may not like this, but you need to understand it will happen. So, if you use these types of platforms, I recommend you go back and clean them up of anything that might impact you

getting hired. **5 Ways to Clean up your Digital Footprint:** <https://myfuture.edu.au/career-articles/details/5-ways-to-clean-up-your-digital-footprint>

- **Where to Live Decision:** As will be discussed later you will need to decide if the job you want is most important or if your location is more important. In the following Phase III I discuss deciding to where to live in more detail. Providing a hyper-Link to that location in this Manual – “Where to Live”

- **Transition Timeline & Programs – Key Events:** Below are several sites that recommend key events for transition timeline:
 - **TAP - Managing your Military Transition Timeline:** This is the official TAP site recommendations.
[file:///C:/Users/peter/Downloads/Managing_Your_Transition_Timeline%20\(2\).pdf](file:///C:/Users/peter/Downloads/Managing_Your_Transition_Timeline%20(2).pdf)




Managing_Your_Transition_Timeline.pdf

 - **DoD Skillbridge Program:** The DoD SkillBridge Program lets active-duty personnel from all four branches spend the last 180 days of their military service interning at a civilian job with one of more than 500 industry partners. Participants continue to receive military pay and benefits.
<https://dodskillbridge.usalearning.gov/>

 - **Military Transition To Civilian Life: A Guide for Veterans:**
<https://www.militarytimes.com/veterans-transition-survival-guide-feature/>

 - **Military to Civilian Transition – Korn Ferry/West Point Association of Graduates:**



Military to Civilian Transition (1).pdf

 - **Military to Civilian Transition Timeline – Orion Talent:**
<https://www.orientalent.com/military-job-seekers/transition-resources/timeline.aspx>

Part III: Second/Third Career Considerations.

- **What is Most Important - Location or Job?** One of the main decisions you need to make is what is more important – Your Job Opportunities or Where you want to live. Some considerations:
 - **Job is your priority:** Being opened to living where the job significantly enhances your opportunities to get the job and pay you want. Understand on average you will not stay with the

first company you join after retiring. So, you may need to move again but that obviously depends on what second job you take.

- **Where you want to Live is a Priority:** Often this is driven by where you currently own a home and/or personal family considerations. The major challenge depending on where you want to live the job market for what you are qualified for or want maybe very limited.

- **Other References:**

- **Location vs. Job Opportunity – Which factors should you consider?**

<https://www.isenberg.umass.edu/news/location-vs-job-opportunity-which-factors-should-you-consider>

- **Forbes – What Locations Is Better For Your Career? How to Choose Between A Growth Market and an Affordable City -**

<https://www.forbes.com/sites/carolinecenizalevine/2020/01/19/which-location-is-better-for-your-career-how-to-choose-between-a-growth-market-or-affordable-city/?sh=7e9eb9afb84c>

- **What Types of Jobs?**

- **Large Industry - Government Focused (GD/NG/Boeing etc.)** – These types of industry understand the military and, in most cases, will pay more than other types. Prior military often fall into two roles for this type of industry. First is business development. Although these are often very well-paid positions, they also turn over faster especially if there is a downturn in the numbers. There is a heavy expectation that you draw on your personal relationships to facilitate business leader engagements and ideally help position your company to win a major contract. GOs normally are VP level positions. Col's and below normally fill in as action officers in their related field. Second type of position is one that draws on your expertise. I will use GDIT as an example but others like SAIC, etc. do similar efforts. Essentially you fill in as contractors for what could be normal military positions but are not filled. These are you trainers, doctrine writers, other staff like positions. Again, good paying jobs and really in line with your efforts. Cols and GOs normally are hired as Directors or VPs to do this type of effort. Understand in most cases your ability to shape and have a major impact on this type of industry is very limited. **Big DOD Industry Culture** – As in all of industry cash is king. The leadership in these organizations is about making your projected numbers (EBIT). If you don't know what an EBIT is I would recommend you take a business class or at least some self-study. Success in this environment is winning big contracts and therefore Capture Managers are more important than business developers in terms of promotion opportunities. Also, if programs are cancelled or cut (like today's environment) you can be let go very quickly. Make sure you read your contract well to understand your termination process. If you take a job primarily to assist in a major pursuit understand you will probably lose your job if you don't win your pursuit. Unlike commercial companies DOD industries pursuit models revolve around a government RFP/Contract. They are not necessarily "inventing" new stuff but rather building what the government asked them to build in their RFP. IR&D is focused on government pursuits not

necessarily on a new and emerging technology or capability. Obviously, lots of bureaucracy in this type of process.

- **Commercial Industry**– most of my experience is with government related however, I have some experience with commercial companies like CISCO, Microsoft, Dell, etc. Although this has been normally with their military branch sides. Key is cash is king here too. All the same job opportunities unless you have a unique skill (engineering etc.) will probably be in business development and in some cases management. **Commercial Culture** – As mentioned cash is still king, but the commercial market is more about becoming market and technology leaders and therefore have aggressive efforts to build the most current technology. They are about market share and not about building what they are told in some requirements document (not totally true but clearly a different mindset and processes than DOD large industry.

- **Medium/Small Industry** – In many cases these companies will even be less familiar with your military background. However, they will be impressed with your rank and in many cases are very patriotic. Your ability to have a significant impact in these types of companies is much greater than the larger companies. Of course, in most cases your salary and such will also be much less. This is also the level where I see lots of innovation occurring because they have a smaller “command” structure and are more willing to take risks than larger industries. Although cash is king here too, these companies are not normally loaded down with heavy bureaucratic processes like the bigger companies. Actually, many could benefit from military processes you know. If you really want to have an impact you might want to look for this level of company.

- **Universities/Colleges** – Unless you have a PhD or are willing to get one you will be challenged competing in this market space. There are opportunities in the business development field and many universities are looking for senior leaders to assist in this process. However, even these prefer PhD. It is also less about educating and more about revenue generation. Depending on the university you may run into an anti-military bias. I think you work through it but understand it exists.

- **Non-Profits** – If you attended the transition course you probably got a much better discussion on NPs than I can provide. NPs often fit our altruistic nature in terms of their efforts. Most can really benefit from your leadership and organizational skills. However, your how life will be about raising money.

- **Consulting – Two types**. One is forming your own consulting company, LLC. I’ll cover this more on own your own business. Second is joining a major consulting firm (examples are Cypress, Burdeshaw, ALIST (DHS consulting)). All of these are run by former 4 Stars and are essentially all military with a full military culture. Their role is all about using your contacts and experiences to assist industry with better access to government senior leaders. They also assist in capture processes helping the capture manager to better prepare his/her proposal. These are good paying jobs but again it is about using your influence.

- **Own your Own Business:** Depending on the type of business this can be very exciting and scary. Probably the easiest is forming an LLC and performing as a consultant. Of course, if you have an idea for a business that will work too.
- **Elected Office/Politics:** Ideally, we will have more with military experience entering into political office. I personally do not have any experience in this area so providing some articles on this subject (*Note for those with experience please pass me your thoughts to share with others*):
 - **Military.com – Want to Run for Office? Now There’s a Politics Boot Camp for Veterans** - <https://www.military.com/daily-news/2019/04/15/want-run-office-now-theres-politics-boot-camp-veterans.html>
 - **INC. – Think You Have What It Takes to Run for Office? Consider These 5 Things** - <https://www.inc.com/kevin-daum/5-things-to-consider-before-running-for-public-office.html>
 - **Deciding to Run for Office Ultimate Guide** - <https://www.thecampaignworkshop.com/blog/pillar/political-campaign/run-for-office>
 - **Kiplinger – How to Run for Local Office** - <https://www.kiplinger.com/article/business/t043-c000-s002-how-to-run-for-local-office.html>
- **Additional Thoughts:**
 - **Service Reputation:** Given we serve in the profession of Arms all of us are concerned with our reputations. Industry or your new Employer is also concerned about your reputation. Understand they do this to make sure they are hiring the right person. However, in some cases it can also be about retribution. Here are some considerations about your reputation and applying for a job:
 - ◇ If during your career you had an opportunity to work with industry, university, etc. you need to understand that they will form an opinion on your reputation. If you are seen as being against industry in some of your actions that will be noted. That doesn’t mean you don’t do what is best for the service, but it does mean you need to be professional about it. Key is don’t burn bridges if you don’t have to.
 - ◇ Industry will talk to other industries about you.
 - ◇ You may have friends who you served or worked with now working in the company considering you. They may be asked about you as well. They can also be good champions for you in that industry so it can be a dual edged sword.
 - ◇ I’ve already mentioned the need to clean up your online sites, so they reflect the type of person you want to portray for your new employer.
 - **Most of Civilian HRs and Employers Do not Really Understand Your Military Qualifications.** The military has given you a vast amount of education, experience, and decision-making authority in most cases well above your peers in the civilian community. Leadership, organization, processes are strong skill sets in the military. However, most of industry does not fully understand how your military “experiences, education, etc.” translate to the civilian profession. Areas that you might think are strong are either not understood or even desired by your employer. Some recommendations:

◇ Research the culture of the organization you want to join. Understand their language and what is important to them. You will need to build up idiosyncrasy credits in their culture first. Once you succeed in their culture it actually puts you in a better position to improve their culture given what you believe is necessary.

◇ Be able to translate your military experiences, education, etc. into terms that the employer and HR can understand.

◇ Make sure you understand why they really want you in their organization. What you think you can do for the organization might be different than what they want you to do.

□ **What % Travel?** Depending on the position you want to take or where you chose to live you may have to travel. In some cases, you may have to travel a lot. In many of the job offerings and contracts it will indicate the travel requirements. In most cases it is about 20% if you are in a business that requires some travel. Given your personal situation you need to assess what travel you are willing to do.

□ **What Kind of Compensation Benefits?** The types of benefits being offered vary widely based on the type of job and organization you join. For retired military you will carry many benefits over with you and in certain cases you can use them to negotiate for other benefits since the organization does not need to cover as an example your health. If your transition prior to retirement these benefits can be very useful. Below is a list of some of the benefits that might be offered by your organization.

○ **Tax Advantages:** Some industries benefits offer you tax-saving advantages. For example, you pay for some benefits on a before-tax basis – before federal, Social Security and, in most locations, state and local taxes are withheld. By lowering your taxable income, these benefits may lower your tax liability and increase your take-home pay. Look for the \$ to identify these tax-saving benefits.

○ **Medical:** Most offer different types of medical plans.

○ **Dental:** Like Medical organizations will normally offer some type of dental plan for both you and your family.

○ **Vision:** Like Medical organizations will normally offer some type of dental plan for both you and your family.

○ **Long-Term Disability:** Some organizations offer long term disability plans. As an example -In the event you become disabled for more than six months, you are automatically covered under the long-term disability plan, which replaces 50% of your monthly base earnings – minus other disability income. The organization pays the full cost of your coverage. You can also purchase coverage to provide an additional 10% of your monthly base earnings.

- **Employee Life Insurance:** Most organizations offer employee life insurance plans. As an example - You receive basic life insurance – equal to your annual base salary – at no cost. Additional coverage of up to eight times annual base salary (up to a maximum of \$4,000,000) can also be purchased.
- **Spouse Life Insurance:** Most organizations offer spouse life insurance plans. As an example - You may purchase optional life insurance coverage for your spouse in the following amounts: \$10,000, \$25,000, \$50,000, \$75,000, \$100,000
- **Child Life Insurance:** Most organizations offer child life insurance plans. As an example - You may purchase optional life insurance for your child(ren) in one of the following amounts: \$5,000, \$10,000, \$15,000, \$20,000, \$25,000.
- **Accidental Death and Dismemberment (AD&D) Insurance:** Most organizations offer one times annual base salary, but you may be able to purchase more AD&D for you (up to 10x your salary), and even your spouse (between \$10-100K) and children (\$5-25K).
- **MedAccount Flexible Spending Account (FSA):** If you estimate your health-care-related expenses for the year, you might consider contributing to this account. The MedAccount enables you to lower your tax liability by using before-tax dollars to pay certain medical and dental expenses that are not covered by your benefit plan, from copays to balances for prescription eyeglasses.
- **CareAccount Flexible Spending Account (FSA):** Operating much like the MedAccount, this account allows you to use before-tax dollars to pay certain dependent day care expenses.
- **Employee Assistance Program:** Most organizations offer EAP. The EAP is a confidential counseling and referral program that can help you address personal issues – including mental health problems and substance abuse – before they affect your health, relationships, or job performance. You and your eligible family members can receive up to eight confidential counseling sessions per person each benefit plan year – free of charge.
- **Business Travel Accident Insurance:** Most organizations offer Accidental Death and Dismemberment benefit as a result of an accident while traveling on approved company business.
- **Savings and Stock Investment Plan (\$401k):** Most organizations offer 401 plans instead of the older retirement plans. Below are so ways this may be offered (note these are just examples each company may be different).
 - **Flexible Contributions** - you may contribute up to 50% of your eligible compensation on a before or after -tax basis.

- **Company Match** – the company matches 100% of contributions up to 3% of your eligible compensation and another 50% of contributions up to the next 3% of your eligible compensation.
- **Roth 401k** – Depending your income employee’s may also elect to contribute to a Roth 401K plan.

○ **Employee Development** – Most industries have some form of professional development plan. These can include professional development by establishing specific performance management goals and by offering a variety of training opportunities. Our generous educational reimbursement program allows you to receive reimbursement of tuition and related costs upon completion of job-related courses or courses that lead to a degree in a field relevant to your career.

○ **Holidays and Vacations** – Companies normally offer new employees with about 2 weeks’ vacation along with some number of company holidays. Your vacation days normally grow as you remain with a company. This benefit may be a negotiation point if after years of military service, you would like more vacation time.

○ **Some other benefits that also might be offered:**

- Long Term Care Insurance
- Discount on membership at Pure Fitness centers
- Fitness Center Reimbursement (up to \$250)
- Adoption Assistance
- 529 College Savings Program
- Home Buyers Assistance
- MetLaw Legal Services
- Travelers & MetLife Auto and Home Insurances
- Pet Insurance
- Employee Discount Programs
- Opportunities for Involvement in Community Programs

□ **Ageism:** Although most would consider Ageism as dealing with older people however younger people may face similar issues. For example: “The Age Discrimination in Employment Act (ADEA) forbids age discrimination against people who are age 40 or older. It does not protect workers under the age of 40, although some states have laws that protect younger workers from age discrimination. It is not illegal for an employer or other covered entity to favor an older worker over a younger one, even if both workers are age 40 or older.” <https://www.eeoc.gov/age-discrimination> Wikipedia has a good discussion on the different types of Ageism <https://en.wikipedia.org/wiki/Ageism>. While most HR’s will not have age as an official criterion you still may run into this issue or at least the perception of this issue. The Equal Employment Opportunity Commission. The link above also describes actions you can take dealing with the ADEA. However, if you have a company that is practicing this type of discrimination you probably don’t want to work for them.

Part IV: Transition Support: You do not need to do the transition process alone. There are many resources available to military as they transition. Below I will cover some of these support organizations and different and other aspects you should consider during your transition process.

□ **Transition Support Organizations:**

○ **American Corporate Partners (ACP):** is a national nonprofit organization focused on helping returning veterans and active-duty spouses find their next careers through one-on-one mentoring, networking, and online career advice. <https://www.acp-usa.org/>



First Meeting
Guide.pdf

○ **Service Academy Career Conference (SACC) and SAC Central Job Board** Any USMA grad can view the jobs posted by SACC employers, without attending a conference. You will need your Cullum number (on Grad Link). You may also consider attending Service Academy Career Conference (SACC) Upcoming events are listed here _ <https://www.sacc-jobfair.com/>

□ **Mentor:** As you transition it is a very good idea to find and use mentors There are both formal and informal mentoring opportunities.

○ **Formal** – Organizations discussed above often offer some level of mentoring. ACP's is specifically designed to provide an appropriate mentoring and provides good advice and tools to facilitate that mentoring efforts.

○ **Informal** – In line with the networking process we all have former bosses, friends who are now in a civilian profession that we can reach out to for mentoring and advice.

○ **Virtual Mentoring - Often** our mentors may not be local. Today's technology provides the capability to do virtual mentoring. Below are some good tips when working this kind of effort.



Video
Conferencing Tips -

□ **Networking & Networking Tips:** If you haven't heard it is all about "Networking, Networking, Networking". Networking is not only important for your transition but also while you are in your new job. Military culture tends to frown on networking to advance oneself but in industry where it is about yourself it is a great tool. There are formal networks with those working in your profession. There are informal ones based on your previous bosses and your friends. Key is you need a network to help advise and support your efforts. Below are some networking tips from West Point Career Services:



Networking
Tips.pdf

□ **Headhunters:** Investopedia defines headhunter as “a company or individual that provides employment recruiting services on behalf of the employer. Headhunters are hired by firms to find talent and to locate individuals who meet specific job requirements.” While working with headhunters you may be able to find more opportunities there is a downside as well. Since a headhunter gets paid for finding you, they may take away the opportunity for you to receive a signing bonus or some other kind of benefit during your contract negotiations. Key is remembering the headhunter is working for the employer not for you per say. Some articles that describe Headhunters in more detail:

- **WikiJob - What is Headhunting?**

<https://www.wikijob.co.uk/content/industry/sales-recruitment-consulting/what-headhunting>

- **Headhunters, Recruiters, and Hiring Managers – What is the Difference?**

<https://www.themuse.com/advice/headhunters-recruiters-and-hiring-managerswhats-the-difference>

- **Ladders - This is exactly what a headhunter does.**

<https://www.theladders.com/career-advice/what-does-a-headhunter-do>

Part V: Writing Your Resume:

□ **2 – Types: General and Job Specific:** A resume or CV is your primary marketing tool. Employers will normally require some kind of resume. It is essentially a paper interview so they can determine if you meet their needs. It then opens you up for follow on interviews and ideally job offers. As discussed, networking is a key job-hunting process, and you will need a resume to help in that process.

- **General:** A general resume covers your experiences and education and is not focused to a specific job. Having a general resume allows you to cast a wide net during your networking process to see who might be interested.

- **Job Specific:** When responding/applying for a specific position you will want to focus your resume experience and education on the specific qualifications desired for that position.

- **Resume Assessment Check List:** West Point Alumni Career Services:

<https://wpaogcareers.org/>



Resume Assessment
Check List.pdf

- **Resume Writing Tips:** West Point Alumni Career Services: <https://wpaogcareers.org/>



Resume Tips.pdf

○ **Additional References:** Best thing to do is just do resume research on the internet to find what appeals to you the most. However, here are some references you might find useful.

- **Resume for Dummies:** [Book Hyperlink](#) - Also a cheat sheet extract:



Resumes For
Dummies Cheat She

- **Is a robot reading your resume? 10 tips for vets to beat job screening software**
(https://rebootcamp.militarytimes.com/veterans/2019/03/28/a-robot-reading-your-resume-10-tips-for-vets-to-beat-job-screening-software/?utm_source=Sailthru&utm_medium=email&utm_campaign=Education%20%26%20Transition%2011.02.20&utm_term=Editorial%20-%20Military%20-%20Rebootcamp)



A robot reading
your resume - 10 tip

- **Top Resume Templates for 2021 -**
<https://www.myperfectresume.com/resume/templates>

- **MOAA – Does Your Resume Need a Makeover -**
<https://www.moaa.org/content/publications-and-media/news-articles/2020-news-articles/does-your-military-resume-need-a-makeover/>



Does Your Military
Resume Need a Mak

Part VI: Interviewing: Interviews are a key part of getting a new job. There are many books and resources online that I would encourage you to research as part of your transition process. I've tried to capture some key aspects and resources to help you better understand and perform at an interview.

- **[When to Start Interviewing:](#)** Timing of interviews can be important to getting the type of job you want. Some considerations dealing with interviews and job offer timing:
 - For those transitioning from the military most companies and organizations are looking to fill positions in a 3–6-month window. Additionally, if you are considering more than one company a good technique is to schedule your interviews ideally in the same week.
 - If a company decides to hire you, they normally will give you a formal offer and about a week on average to accept the offer. So again, ideally you would like to be able to see all the offers together so you can decide on what best suites your needs.
 - On job offers after interviews. On average there can be a major delay before they actually provide you with an official offer. This is normally due to the fact they are interviewing other

personnel. So don't be surprised if you don't hear back right away. Having a networking partner in the company can often give you the reasons for delays.

- **Types of Interviews:** For most jobs you will go through a series of interviews.
 - **Informal Interview.** Often a company who is considering you may reach out for “coffee” or some informal setting to “just meet” you. Key is this is really, and interview and you need to prepare and treat it as such. As will be true with other interviews you only have one chance to make a good first impression, so you need to prepare for it.
 - **First Formal Interview.** If a company is interested in you, they will reach out for a formal interview. This interview can be with an individual, groups of individuals and even a panel.
 - **Subsequent Interviews.** Once you make it past the first formal interview you will probably have follow on interviews. This is a good thing. That means they are interested, and they are narrowing those still competing. Again, this can be with an individual – normally someone higher in the chain of command or again multiple or panel interviews. While some of this may come up in the first interview subsequent interviews might also focus down on different aspects from your resume or something else, they picked up off your social networks and other sources. A good discussion of these “different type of Job Interviews” are covered in this article by Morgan and McKinley - <https://www.morganmckinley.com/article/different-types-job-interviews-and-what-expect>
 - **Job Offer and HR Meeting.** Normally during one of the interviewing processes you will have a meeting with an HR representative. They will be exploring if you meet their job needs and how much you will expect to get. While some job posting highlight salaries, benefits, etc. not all do. You need to remember the HR representative works for the company and the company is about trying to get the best “deal” they can in hiring you.
- **Preparing and Managing the Interview:** There are considerable resources available on the internet to help provide ideas and techniques to help you prepare and manage your interview. I will highlight a few as well as some recommendations.
 - **Preparing.** Interviews are critical to your selection for a new job or position. Therefore, it is very important that you that your properly prepare. Indeed, recommends the following steps which are similar to many other sites. I've also included a link to the Indeed article - <https://www.indeed.com/career-advice/interviewing/how-to-prepare-for-an-interview>.
 - Carefully examine the job description
 - Consider why you are interviewing and your qualifications.
 - Perform research on the company and role.
 - Research the company culture
 - Consider your answers to common interview questions.

- Practice your speaking voice and body language.
- Conduct mock interviews.
- Print hard copies of your resume.
- Prepare your travel arrangements.
- Sell yourself.
- Get ready to follow up after the interview.

○ **Managing and Interviewing tips.** Below are some good resources to assist you in managing and conducting your interview:

- **How to Manage the Interview Process Effectively:**

<https://www.robertwaltersgroup.com/content/dam/robert-walters/corporate/news-and-pr/files/whitepapers/how-to-manage-the-recruitment-process-effectively.pdf>



how-to-manage-th
e-recruitment-proce

- **Your Ultimate Guide to Answering:** <https://www.themuse.com/advice/interview-questions-and-answers>



Your Ultimate
Guide to Answering

Part VII: Military to Civilian Cultural Transition Considerations: Most people's transition efforts focus on the moves, job opportunities, resume and interviews, etc. What most don't consider is they are transitioning into a different culture than what they are used to in the military. While you might assume you came from the civilian community before you joined the military so it can't be that different, but it is. While in the military you grew into a culture of selfless service. You grew into a belief that you are working for a great cause or mission. You also had a team and drew support from that team when you faced tough situations. The transitional challenge is you may not find that in your new career. You may find that focus is more on "the business case" or individual achievement, and you don't have the same team support structure you counted on. Now this really isn't a bad situation, but it is different than what you may expect. It is something that you to think through and prepare for the culture transition. In most cases you won't face a major Culture Shock, but you will feel it is different. A 1985 USMA Graduate Meaghan Mobbs did her doctoral study on this subject. The attached paper does a good job of summarizing this cultural transition issue. <https://pubmed.ncbi.nlm.nih.gov/29180101/>



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Bonanno_Beyond W

Phase III

Transition to Full Retirement

Introduction: This checklist is for the use by Service Member/Spouse/Family as a guide to help plan and prepare for transition from second care to what I call full retirement. For purposes of this manual Full Retirement covers the period when you stop working full time and also dealing with aspects around Social Security and Medicare. *I have added internal hyperlinks to make it easier to jump from Outline Checklist to Detailed Checklist and Information section.*

OUTLINE CHECKLIST

Part I: [Getting Started](#)

- [Planning & Preparing Considerations for Full Retirement.](#)
 - Update Phase I Planning and Documents.
 - Determine Your Retirement Readiness
 - Create a Retirement Budget
 - Taking Required Minimum Distributions
- [Where to Retire?](#)
- [What do you Plan to Do in Retirement?](#)
 - Part Time Work Options
 - Volunteering
 - Full Retirement Living – Time to Enjoy

Part II: [When to take Social Security?](#)

- Early Retirement:
- Full Retirement:
- Delayed Retirement:
- Social Security Online Services:
- References:

Part III: [Planning for and Fixing Health Issues.](#)

- Situation - Typical Health Issues for Seniors
- Change in Health Care Coverage and Costs:
- Turning 65 and Medicare:
- Use of Human Technology Sensors:
- References:

Part IV: [Extending Living in Your Retirement Home.](#)

- [Home Safety](#)
- [Downsizing](#)
- Use Your Home for Income
- Home Care Givers:
- Other References:

DETAILED CHECKLIST AND INFORMATION LINKS

Part I: Getting Started

□ Planning Considerations for Full Retirement.

- **Update Phase I Planning and Documents:** Refer back to Phase I to review and update your planning and documents collections based on your plans for retirement – [Hyper Link to Phase I](#)
- **Determine Your Retirement Readiness:** You and your family will need to consider both your financial and psychological readiness to retire. Below are some to the main reasons a person chose to fully retire. Each of these reasons have follow on implication to your retirement planning. Remember the goal for this planning and preparation effort is to help you achieve the best Quality of Life living standard possible given your personal situations.

Reasons for retiring

(Retirees could choose more than one)

Reason	Retired at age 61 or earlier	Retired at age 62-65	Retired at age 65 or older
Wanted to do other things	56 percent	62 percent	61 percent
Wanted to spend more time with family	52 percent	57 percent	57 percent
Poor health	39 percent	31 percent	27 percent
Family responsibilities	33 percent	33 percent	30 percent
Didn't like the work	30 percent	28 percent	26 percent
Forced to retire or lack of available work	23 percent	26 percent	25 percent

Source: Survey from Federal Reserve report



- **Create a Retirement Budget:** Key considerations for establishing a retirement Budget:
 - Retirement can last for decades if you're physically healthy and financially prepared.
 - Retirement isn't just one phase of life, but a succession of phases with different spending priorities and budgeting needs.
 - A four-phase model for retirement consists of
 - I. Pre-retirement (age 50 to 62 or so)
 - II. Early period of retirement (62 to 70)

- III. middle retirement (70 to 80)
- IV. late retirement (80 and up)

• Below article discusses these 4 phases you should consider when setting up your Budget. Also, an article addressing questions you might ask dealing with retirement financial situation:



Budgeting for the 4
Financial Phases of I

<https://www.investopedia.com/articles/personal-finance/110315/4-phases-retirement-and-how-budget-them.asp>

○ **Taking Required Minimum Distributions (RMD):** For those who have IRAs you the current laws require you to take distributions beginning April 1st following turning 72. If you have a financial advisor, I will highly recommend you work with them to make sure you have the current status and requirements for your accounts. Key point is this will be additional income and as such has the potential to increase your tax status. Below is a good article that discusses these requirements.



Required Minimum
Distribution (RMD).f

<https://www.investopedia.com/terms/r/requiredminimumdistribution.asp>

□ **Where to Retire?** As with transition from the military you need to consider where you plan to retire partial or full time. While many of us would like to think this is the last place we will live, unfortunately the percentage facts work against that thought. For example, you can start with a big home that you enjoy because your family can visit. Then you chose to downsize because they don't visit as much, and you don't like taking care of it. Lastly, as discussed in the next phase most retirees will end up in independent living and some level of assisted care. All of these have financial as well as psychological impacts. Below is a list of some considerations for choosing where to retire:

○ **Your Financial Limitations:** Your financial situation will have a major impact on where you chose to retire. While you may want the perfect location and size you also don't want to be "House Poor". In full retirement you can assume you will have a lower income and different costs than you had when working. For example, as will be discussed later health care as your age can become a significant cost. In choosing your new home location you should also consider locations and states that you can stretch your income. Researching the income and local taxes can significantly reduce or increase your available income and spending power. Downsizing will be discussed later but one advantage of downsizing to a smaller place (home or Condo) you can potentially reap a profit from the sale of your current larger home.

○ **Near to Family:** Many chose to find a home near their kids, grandkids, or other relatives. This can be a great time to focus on family especially for those who work required time away from family. However, in many cases younger family may be required to move thus changing

the personal value of your retirement location. You therefore need to balance family with all other factors. Moving to a location that facilitates travel to visit family might be a viable alternative. Key of course is how important this aspect is to you and your spouse.

- **Better Year-Round Weather:** Living in a location with better year-round weather is important to some. Your ability to deal with harsh weather and your current and future health situations should be considered. Those with a good financial situation often buy a second home so they can enjoy multiple locations. You should also consider bad weather impacts as well. For example, Florida might be great weather year-round but it is also susceptible to hurricanes and flooding. This can add additional costs for insurance and in the worst cases home repair requirements.
- **Near Medical Care:** Unfortunately, we are getting old. Things break and don't work as well as they use to. Being near medical care especially if you have health issues can be an important factor. Those with VA benefits may want to be located near VA facilities which can help to reduce medical costs. You may also require more frequent treatment so being close to a facility can reduce travel time involved with multiple visits.
- **Opportunities to Socialize:** Since you are no longer working full time you may want to have the ability to socialize more with friends and family. Many senior living communities have excellent facilities for recreation and socializing. Depending on your state and local laws you may even have a reduced tax bill because as a senior community you don't pay school taxes.
- **Near Public Transportation:** A major physical and psychological challenge of getting older is potentially having to give up driving. Being near to public transportation even when you can still drive can significantly assist your quality of life since you won't have to deal with traffic issues. Riding the Metro in DC area is much nicer than working through traffic during rush hour. If you chose to move to a senior community, they often provide transportation options as well.
- **Help with Chores and Maintenance:** Some of us like to do gardening, house chores, shoveling snow, etc. Some of us don't like to do them at this stage in life. Key is health situations may hinder to do these kinds of activities even if you enjoy them. For example, changing a light bulb has led to many fall injuries. Senior community and Condo living often has HOA coverage for these types of requirements. Of course, you can also pay someone else to do it as well with obvious impact on your available income. But again, at some point your health situation will become a factor.
- **Amenities for Seniors:** Many of us envision nonstop golf as their main retirement activity 🏌️. Key is you may want to find a retirement home that fits your retirement lifestyle. Again, senior communities normally have excellent amenities such as golf, pools, tennis, etc.

- **House Built for Aging:** I discuss was to make your home safer as you age but you may want to consider up front to buy a home that is safer or can be easily upgraded while you age. Key consideration is having a single floor home, so you don't have to negotiate stairs. Even if you buy a large home with several floors consider having a full bathroom, walk in shower and bedroom on the first floor.

- **Resale Value:** While many of the considerations of your retirement home deal with a great retirement quality of life you should also consider the follow-on requirements where you might need to sell your current retirement home. Health issues, death of spouse, family moving away may require you to sell your home. Therefore, it is important for you to understand the resale value of your home as a key consideration.

- **Broadband/High Speed Networks – Smart Homes:** While most of us aren't classified as digital natives our generation has grown up on computers and other high technology devices. One consideration for your retirement home is buying or making your new home a "Smart Home." Basically, a smart home is a setup where your appliances and devices can be automatically controlled remotely. Security cameras and sensors is one example of a useful smart home system. Full Smart Homes can be hard wired or require an internet connection and having access to high-speed internet is important.

- **References:**

- **10 Tips for Finding a Great Place to Retire:**

<https://money.usnews.com/money/retirement/boomers/slideshows/10-tips-for-finding-a-great-place-to-retire>

- **Smart Homes:** <https://www.investopedia.com/terms/s/smart-home.asp>



Smart Home.pdf

- **Retirement Dream Home Mistakes:**

<https://money.usnews.com/money/retirement/baby-boomers/articles/2018-07-10/retirement-dream-home-mistakes-to-avoid>



Retirement Dream
Home Mistakes to A

□ **What do you Plan to Do in Retirement?** While you may qualify for Full Retirement under Social Security most of us don't really ever fully retire. There are many options, and the good news is we have had a great career and now it is time to enjoy the fruits of our labor. Below I will discuss some options to consider. Most likely you will do combinations of options:

- **Part Time Work Options:** Even though we may stop full time employment we also might still want to or have to do some part time work. I will refer you to Phase II Transitioning from the Military Part III Second Career Considerations ([Hyper Link to this discussion](#)). Consulting, serving on

paying boards are a good option or if you are really adventurous starting your own business that matches your retirement hobby goals.

- **Volunteering:** For those of us who have served our nation we have all been neurally wired to perform some form of selfless service. So, most of us end up volunteering our time and efforts in support of some good cause. This can be a rewarding time, but I caution it can also be very time consuming. So, while I encourage you to volunteer be careful not to take on too much. You still want to leave time for yourself and your family in your golden years.

- **Back to School:** Many of our classmates have already chosen to go back to school and not just the star men. Continuing your education either in pursuit of another degree or just to gain more knowledge can be a rewarding time. In most cases you won't be required to "Take Boards" either. As veterans you may qualify for financial benefits to support this retirement goal. Attached is a link to a good article for those considering this option: Helpful Tips for Going Back to School in Retirement - <https://www.online-bachelor-degrees.com/tips-for-going-back-to-school-in-retirement/>

- **Full Retirement Living – Time to Enjoy:** Ideally your financial and personal preparations will allow you to retire and do all the things on your bucket list: Travel, Golf, whatever. Key is you have served our nation in many ways. Now is the time for you to serve yourself and your loved ones. Enjoy.

Part II: When to take Social Security. Information for considering when and how to apply for your social security benefits are discussed below. However, I would highly recommend you do a meeting at your local social security office and have them walk you through the process and the options. I've found that they are very helpful and provide you with very good advice to help you make your decision. Many factors contribute to when you decide to take your SS Retirement Benefits. Below discuss the calculation of benefits and links to SS on the subject.

- **Early Retirement:** In the case of *early retirement*, a benefit is reduced 5/9 of one percent for each month before normal retirement age, up to 36 months. If the number of months exceeds 36, then the benefit is further reduced 5/12 of one percent per month.

- **Full Retirement:** For the Class of 1977, our Social Security Full Retirement age is split between two periods. The **full retirement age** is 66 if you were born from 1943 to 1954. The **full retirement age** increases gradually if you were born from 1955 to 1960 until it reaches 67. **Social Security Link to Full Retirement Calculations** - <https://www.ssa.gov/benefits/retirement/planner/agereduction.html>

- **Delayed Retirement:** *Delayed retirement credit* is generally given for retirement after the normal retirement age. To receive full credit, you must be [insured](#) at your normal retirement age. No credit is given after age 69. Delayed requirement Credit for our year groups is calculated by 8.0%.

□ [Social Security Link to Early and Delayed Retirement -](https://www.ssa.gov/oact/quickcalc/early_late.html)
https://www.ssa.gov/oact/quickcalc/early_late.html

□ [Social Security Link to Early or Delayed Retirement Benefits Chart -](https://www.ssa.gov/oact/ProgData/ar_drc.html)
https://www.ssa.gov/oact/ProgData/ar_drc.html

□ [Transition to Spouse Social Security Benefits](https://www.ssa.gov/benefits/retirement/planner/applying7.html): In many cases your spouse may have earned a higher social security income. After the spouse's passing you should transition to receive your spouse's SS benefits. <https://www.ssa.gov/benefits/retirement/planner/applying7.html>

□ [Social Security Online Services](https://www.ssa.gov/myaccount/):

https://www.ssa.gov/myaccount/?gclid=Cj0KCOjwk4yGBhDQARIsACGfAevTUC7C1IReRNiO8Bsn7umrk9RdhaaLslezqqOLaLLkTLh6J76hHf8aAjbNEALw_wcB There's probably been a time in your life when you've wondered, "Can I do this online instead of visiting a Social Security office?" The answer is more than likely yes, and you can find more information about our online services at [ssa.gov/onlineservices](https://www.ssa.gov/onlineservices). Online, you can apply for retirement and disability benefits, appeal a decision and do much more. We've organized our Online Services webpage into four popular categories for easy navigation:

- **Review Your Information.** You can access your secure, personal information and earnings history to make sure everything is correct.

- **Apply for Benefits.** You can apply for retirement, disability, and Medicare benefits without having to visit a local Social Security office.

- **Manage Your Account.** You can change your direct deposit information and your address if you are receiving benefits, online.

- **Find Help and Answers.** You can find answers to your most frequently asked questions, as well as links to publications and other informational websites.

- You can also access personalized information with my Social Security account. This is a useful resource even if you are not receiving benefits. You can:

- Request a replacement Social Security number or Medicare card.
- Get personalized retirement benefit estimates.
- Get estimates for spouse's benefits.
- Print proof that you do not receive benefits.
- Check your application or appeal status.
- Read your Social Security Statement.

- If you are receiving benefits, you can:

- Request a replacement Social Security number or Medicare card.
- Set up or change direct deposit.
- Print a Social Security 1099 (SSA-1099) form.
- Opt out of mailed notices for those available online.

- Print a benefit verification letter.
- Change your address.

□ **References:** The following link provides a list of online documents relating to your social security benefits - <https://www.ssa.gov/pubs/index.html?topic=Retirement> This link provides you with the most current document, but I've also included some of the actual documents and other links below as well.

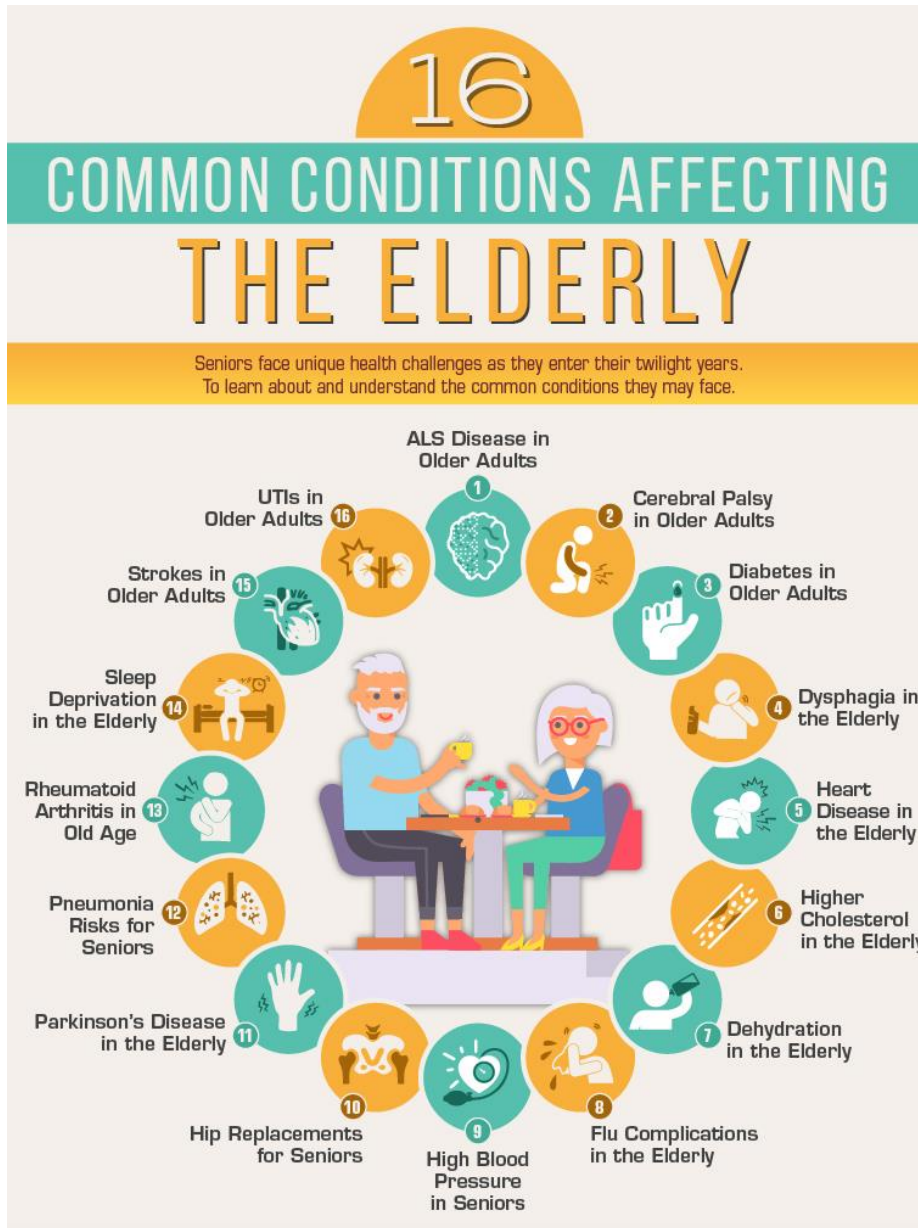
- **Your Social Security Retirement Checklist:** <https://www.ssa.gov/pubs/EN-05-10377.pdf>
- **Your Social Security Retirement Benefits:** <https://www.ssa.gov/pubs/EN-05-10035.pdf>
- **Apply Online for Retirement Benefits Link -** <https://www.ssa.gov/benefits/retirement/>
- **When to Start Receiving Retirement Benefits:** <https://www.ssa.gov/pubs/EN-05-10147.pdf>
- **Your SS Retirement Benefit: How It's Figured:** <https://www.ssa.gov/pubs/EN-05-10070.pdf>

Part III: Planning for and Fixing Health Issues.

□ **Situation - Typical Health Issues for Seniors:** "Your family history, age and lifestyle play a large role in your risk for certain medical conditions. However, a large number of health concerns for seniors can be prevented or the progression slowed by making smart, healthy choices and visiting your doctor for regular screening. Some of the most common health problems in the elderly include:

- **Cognitive decline.** While some memory loss is common as you age, developing Alzheimer's disease is not. It's important to recognize the early warning signs of Alzheimer's, as early intervention and treatment can be key in slowing the progression of the disease.
- **Balance issues.** Falls are the leading cause of injury among older adults, and maintaining your balance and mobility is key in fall prevention.
- **Oral health problems.** Not all seniors lose their teeth, but issues like gingivitis that leads to periodontitis, a bacterial infection that affects the gums and bones supporting the teeth, can be common in older adults. Proper oral care and seeing the dentist for a cleaning every six months can help ensure your teeth and gums are as healthy as possible.
- **Heart disease.** Heart disease is the leading cause of death for adults over the age of 65. Conditions like high blood pressure and high cholesterol need to be managed properly and taking good care of your heart are vital to avoid developing heart disease in your later years.

- **Osteoarthritis or osteoporosis.** The National Osteoporosis Foundation reports that around 54 million adults over age 50 have low bone mass or osteoporosis, and almost all adults over age 80 have some form of osteoarthritis. Exercising regularly and eating a healthy diet can help protect your bones and joints.
- **Respiratory diseases.** Conditions like asthma or chronic obstructive pulmonary disease (COPD) can worsen the older you become. However, there are variety of medications available that allow you to breathe easier.
- **Type 2 Diabetes.** It's estimated that 25 percent of adults aged 65 and older have type 2 diabetes. The sooner you know you are at risk or have diabetes, the sooner you can begin managing your blood sugar and making lifestyle changes that can better control it.
- **Influenza or pneumonia.** Infections like the flu or pneumonia aren't specifically senior illnesses, however, seniors are more vulnerable to them and due to weakened immune systems, may be less likely to successfully recover from them.
- **Vision or hearing loss.** Maintaining regular screenings for your vision and hearing is vital as you age. Age-related eye issues like macular degeneration, cataracts and glaucoma affect millions of older adults, and 43 percent of people who experience hearing loss are 65 or older.
- **Cancer.** The risk for some types of cancer also increases as you age. For example, women become more at risk for cervical or endometrial cancers, while men have a higher risk for prostate cancer. While preventing cancer altogether may not be possible, screenings to detect certain cancers in the early stages can help effectively treat them." ([Source Hyperlink – American Senior Communities Blog](#))
- If interested in learning more about aging risks recommend you research on the internet. Here are a couple resources you may find helpful:
 - CDC National Center For Health Statistics:
https://www.cdc.gov/nchs/healthy_people/hp2020/hp2020_progress_reviews.htm
 - Nice Chart below - <https://caringpeopleinc.com/blog/common-conditions-affecting-the-elderly/> and yes, we fall in the elderly category now.



www.caringpeopleinc.com

- **Change in Health Care Coverage and Costs:** Depending on your personal situation you may find that your health care coverages and costs will change and most likely go up. First, as highlighted above we are getting older, and our parts don't work as well as the use to when we were young and foolish. Those of us who served in the military for a longer period of time also will find they suffer from a higher degree of disabilities than their civilian counterparts – although all of us who are old get some. Some of the coverage and cost issues you may experience in full retirement:

○ **Care Coverage:**

- Loss of Work Full Time Health Care Coverage:
- For non-retiree's need to find new health care:
- For Retiree's you transition from Tricare to Tricare for life:
- As you hit 65 you have to sign up for Medicare:
- Drug Plans
- VA Health Care becomes an option:
- Long Term Care Coverage may be needed:
- Dental and Vision Care Coverage:

○ **Care Costs:**

- Commercial Health Care Costs are going up as your health goes down:
- Depending on your income you may pay additional Medicare costs:
- Long Term Care Costs especially for Cognitive issues.

□ **Turning 65 and Medicare:** *Upfront I highly recommend you visit in person your local social security office to discuss your transition to Medicare. They can be very helpful in answering questions to your particular situation.* When you turn 65 you will most likely be signing up for Medicare as part of your overall health coverage. Those with other plans and resources to keep them may only need Medicare as a secondary but for most of us it will be our primary health care program. Retired military will also have additional requirements I will address below. **One good benefit I have found using Medicare is you do not need a referral from your insurance company as long as your physician takes Medicare (some don't though).**

○ **Signing up for Medicare:** Instead of me trying to cover all the different aspects I've included a Hyper-link to the **Medicare Official site Hyper-Link** – Or you can just google Medicare. I've also included a PDF from Medicare that outlines the steps to sign up as well.



Welcome to
Medicare.pdf

<https://www.medicare.gov/media/9211>

○ **Medicare Part A (Hospital Insurance):** Coverage might vary based on several factors discussed on their site. **Medicare Part A – Hyper-Link**. Basically, Part A covers the following areas (*situations can vary so don't assume full coverage*):

- Inpatient care in a hospital
- Skilled nursing facility care
- Nursing home care (inpatient care in a skilled nursing facility that's not custodial or long-term care)
- Hospice Care
- Home Health care

- **Medicare Part B Costs:** Everyone who signs up for Medicare Part B will have some costs. Based on your income levels you may have an Income Related Monthly Adjustment Amount (IRMAA). The IRMAA assessment is based on your modified adjusted gross income reported on your IRS Tax Returns from 2 years ago. They do this automatically and based on your financial situation it can vary regularly. For example, if you just stopped working full time your previous 2 years work income will drive up your initial costs. Claiming SS can bump your retirement income up as well which again will impact your IRMAA. Providing a Hyper-Link to the Medicare Part B Costs so you can review in detail. [Medicare Part B Costs-Hyper-Link](#)
- **Secondary Insurance:** As you study your Medicare Part B copay requirements. You will find you probably need a secondary insurance. For retiree's Tricare for Life serves as your secondary and from my experience pretty much eliminates copays. If you do not qualify for Tricare for Life, then you should consider getting a secondary insurance program to cover what can be expensive copay requirements especially if you require non-regular health issues.
- **Drug Plan(s)/Medicare Part D:** For those that don't have an insurance drug plan you most likely will want to sign up for Medicare Part D. Medicare Part D, Medicare Prescription Drug Plans are stand-alone plans that add prescription drug coverage to your Medicare Parts A and B coverage. Part D plans are offered by Medicare-approved private companies and the cost of each plan depends on the provider and your location. [Medicare Drug Coverage Part D – Hyper-Link](#). For Military Retirees you will qualify for Tricare Express Scripts Drug Coverage and if registered with the VA they have a free drug plan as well.
- **Tricare for Life:** For retirees who use TRICARE when you turn 65 you must sign up for Medicare part A&B and transition to Tricare for Life as your secondary insurance. Enrollment is automatic once you sign up for Medicare Part B. Unlike Medicare which doesn't cover your overseas medical costs Tricare for Life does cover overseas. *A reminder as you transition your different medical programs to Medicare and Tricare for Life you need to remind your medical facilities to make Medicare your primary and Tricare for Life your secondary or you can get caught needing a referral and having potential copay requirements.* [Tricare For Life Hyper-Link](#). Additionally, if you are currently being treated by a military hospital you can retain them as your primary care, but you need to complete the form below:



Plus_Enrollment_Form
_dd2853-2017.pdf

<https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2853.pdf>

- **New Retirement Military ID Card:** When you and your spouse turn 65 you must renew your ID Card and update DEERs. Below is information sheet on what is required for this process.



DEPARTMENT OF
DEFENSE DEERS ENF

https://www.cac.mil/Portals/53/Documents/required_docs.pdf

- **Dental and Vision:** Medicare and Tricare do not cover normal Dental and Vision so you will require a separate insurance program for these costs. The VA does cover vision to some degree if you are registered and qualify for this benefit.

- **VA Coverage:** In Phase I we discuss in detail the need to register with the VA to get coverage for your military attributed health issues and disabilities ([Hyper-Link to Phase I VA Information and Benefits](#)). If you retire near a VA, it is beneficial to register there and keep yourself current even if you have other health care coverage. Besides basically free care for military attributed issues they also provide free drug coverage for medication prescribed by your VA Primary Care. Additionally, you are entitled to annual physicals which can provide for earlier detection along with whatever physicals you receive from your other civilian care. Depending on your situation you may also be eligible for free eyeglasses and examinations as well as hearing aids. The VA is a great benefit to pay back your service to our nation. I highly recommend you take advantage of this benefit.

- **Use of Human Technology Sensors:** As today's smart devices advance in algorithms and sensor capabilities many can be used to monitor health and fitness. Since this technology changes so fast I will provide some current recommendations and links. Based on your interest for this type of approach I'd recommend you do your own research for the most current device that meets your needs and health condition. With Covid these technologies have also been used to help diagnose Covid prior to the onset of symptoms – note these are studies that seem to work but are not in general use yet. It just highlights to potential for these types of devices in the future. Some current recommendations:
 - **Smart Scales:** As we get older, we tend to gain weight so use of smart scales that link to smart devices can help you track and record your weight without having to do it manually.

 - **Smart Watches/Bands:** Apple Watch/Fit Bit/Garmin/ Wear OS are all examples of smart devices that has sensors to measure different aspects of your health like pulse, ECGs for Heartbeat measuring and applications to capture and advise.

 - **Oura Ring:** This is a relatively new device but one that I find of particularly useful. Its primary purpose is to measure you sleep and activity to provide you with a daily “readiness rating” for that day's efforts. It measures many aspects involved with sleep and activity. More recently it has been used in studies to provide earlier predication on those that may have Covid.
www.ouraring.com

 - **Pulse oximeter:** This device also gained a wider use during Covid because it measures your O2 levels which can be an early sign of trouble. Low cost and simple to use. This article gives a good overview on the value and use of this type of device -
<https://www.healthline.com/health/pulse-oximetry>

- **Blood Pressure Devices:** One of the major downsides of growing old is your blood vessels get harder and as a consequence your blood pressure rises. High Blood Pressure is a major cause of Strokes so if you want to avoid a major Cognitive Injury keeping your blood pressure low is a good preventative step. The VA will provide a free Blood Pressure monitor in most cases but the current one you have to manually capture this data. Newer devices like OMRON (which was recommended by my cardiologist) is easy to use and captures the data automatically and then allows you to email to your doctor.

- **Diet Related Applications:** Unfortunately, many of us will find we can't eat what we use to and not just to lose weight. GERD and other digestive issues may require you to have a more restrictive diet. This can be an issue when you like to go out to eat or on vacation (quality of life stuff). So there is a lot of meal and diet kind of application that can not only help you with dietary information but also help you to track more easily what you ate. There are many of these so recommend you research and choose the ones that is easiest for you to use. I personally like a free app called "MyPlate Calorie Tracker" – it also links to your smart devices to track your activity calories burned.

Part IV: Extending Living in Your Retirement Home. Most of us would like to stay in our retirement home as long as possible. Unfortunately, as discussed in the next phase you most likely will have to transition to assisted living facilities at some point. However, there are preventive ways to delay that transition and/or set yourself for Home Care.

- **Home Safety:** As discussed above we are more susceptible to injuries as we grow older. Falling being a major threat. So, like any threats there are ways to prepare to avoid or limit those incidents. When you do choose your retirement home you might want to consider these following practices to avoid falling. There are many sites that can give you good advice on how to make your home safer as you age so recommend you spend some time searching for information that is relevant to your situation.

10 Ways to safeguard against Falls Harvard Med: These 10 simple steps can help safeguard your bones. [Better Balance - Harvard Health](#)

1. Clear your floors of clutter and any items that you could easily trip over, including loose wires, cords, and throw rugs.
2. Keep stairways, entrances, and walkways well lit, and install night lights in your bedroom and bathroom.
3. Clean up spills immediately.
4. Wear rubber-soled shoes for better traction. Avoid walking around in socks.

5. Avoid having to climb or reach for items. Keep the things you use often in easy-to-reach cabinets. You might also purchase reaching and grasping tools to get at difficult-to-reach items.
6. Add grab bars to your tub and use nonskid mats on bathroom floors.
7. Be careful when pets are nearby. Tripping over a pet, most often a dog or cat, is a common cause of falls.
8. Talk to your doctor about whether any medications you are taking can cause dizziness, affect balance, or have other side effects that might make you more prone to a fall.
9. Find physical activities, such as tai chi or yoga, that can improve your balance, coordination, and muscle strength.
10. Have your vision checked regularly and keep your glasses and/or contact lens prescription up to date.

For step-by-step instructions for easy, effective workouts that will improve posture, increase muscle strength and speed, sharpen reflexes, expand flexibility, and firm your core, get the Harvard Special Health Report, buy [***Better Balance: Simple exercises to improve stability and prevent falls.***](#)

□ [**Downsizing:**](#) When you move to your retirement home you might want to consider downsizing. While many of these items might be important to you, they maybe just clutter in your new home, require renting storage space, and probably and most importantly not really value by those who come after you. Remember after you are gone someone will have to deal with what you left behind. It is also less to maintain. In the next Phase I discuss downsizing in more detail so providing an internal document link to this discussion – [**Downsizing Hyper-Link**](#)

□ [**Using Your Home for Income:**](#) If you live in a large place, it may be time to consider whether you should [**move to a smaller home**](#) that is less costly to maintain or to an area where the cost of living is lower. Changing residences could provide some additional funds to add to your retirement nest egg. If you are not willing to move or sell your home but need additional income, consider whether the risks involved in a [**reverse mortgage are suitable**](#) for you. Under a reverse mortgage program, a lender uses the [**equity**](#) in your home to provide you with tax-free income. Before applying for a reverse mortgage, be sure to ask as many questions as possible, including how much in fees you'll pay, the terms of the mortgage, and your receipt-of-payment options. (<https://www.investopedia.com/articles/retirement/07/tips65plus.asp>)

□ [**Home Care Givers:**](#) While health issues may require some level of medical assistance it is possible to have home care givers to allow you to remain in your home over a longer period. The major challenge to this approach is cost and potential to upgrade facilities in your home. In the next Phase IV of this manual, I discuss Home Care Options in more detail so providing an internal document link to this discussion – [**Home Care Options Hyper-Link**](#)

□ Other References:

○ CDC Health recommendations to help prevent injuries: Getting older doesn't mean having to give up activities you enjoy. **According to the CDC**, you can prevent many common injuries by taking simple steps, so you can stay healthy and independent longer. Here's how to age without injury:

- **Talk with your doctor about fall prevention, and health conditions** like osteoporosis or hypotension (low blood pressure) that can increase your risk of falling. Medicare covers **bone mass measurement**, the best way to know if you have (or are at risk for) osteoporosis, if you meet certain conditions.

- **Ask your doctor or pharmacist to review the medicines you take.** Some medicines may make you dizzy or sleepy, which can increase your risk of injury.

- **Stay active.** Do exercises to strengthen your legs and **improve your balance.**

Phase IV

Transition to Assisted Living & Long-Term Care Checklist and Considerations

This checklist is for the use by Spouse/Partner/Family Members as a guide to help plan and prepare for the transition from Home & Independent Living to Long-Term Care and eventual End-of-Life decisions. To save on size of document it will refer to information discussed in Phase I – Plan and Prep of this Manual. There are two checklists. First is a short outline checklist and second is a more detailed list with discussion points. You will also find in the detail checklist embedded PDF/Word checklists with links created by other sites.

Do not consider this list as all-inclusive. There is a plethora of information/check lists/advice on the network and available from many different agencies on these subjects. Therefore, I encourage you to do your own research and tailor this Checklist to meet your specific needs and experience. Also, some of these referenced internet links may change over time so you may need to search for the new links.

OUTLINE CHECKLIST

Part I: Getting Started

- Why Plan and Prepare?**
- Have the Discussion on Transitioning to Long Term Care with your Spouse and Family Members**
 - Decide Who Should Attend/When**
 - Allocate Responsibilities**
 - Dealing with Conflict**
 - Giving up Driving**
 - Cognitive Health Decline**
 - Physical Health Decline**
- Quality of Life - Understanding Your Loved One's Goals for the Future**
- Personal Inventory of Needs and Preferences**
 - Healthcare**
 - Money**
 - Personality Characteristics**
 - Family, Friends, and Professional**
 - Geriatric Assessment**
- Gather Documents**
- Downsizing Planning and Considerations**

Part II: Long-Term Care Options – Given your Profile.

- Aging in Place**
- Independent and Assisted Living**
- Generational Living**

Part III: Legal and Financial Planning

- Legal Documents (Wills, Trusts, Money Management)
- Elder Care Lawyer
- Long-Term Care Costs
- Social Security
- Core Public Benefits for Older Americans
- How to Pay - Financial Resources

Part IV: Managing Your Health for the Long-Term

- Health Care Documents
- Medicare
- Medicaid
- Geriatric Assessment
- Home Care
- Caregivers
- Nursing Home
- Palliative Care & Hospice
- Research Long Term Care Facilities – Ombudsman
- Military/VA Services

Part V: Avoiding Elder Abuse

- Key Threats
- Types of Elder Fraud
- Other Scams and Protection

Part VI: End of Life Decisions and Considerations

DETAILED CHECKLIST AND INFORMATION LINKS

Note: Information provided below is from multiple internet and book sources. However, 3 primary sources for a lot of this material from **Nolo- Long-Term Care: How to Plan & Pay for It** (https://www.amazon.com/Long-Term-Care-How-Plan-Pay-ebook/dp/B01MDOOTUD/ref=sr_1_1?s=digital-text&ie=UTF8&qid=1504380292&sr=1-1&keywords=nolo+long+term+care); **Nolo – Social Security Medicare & Government Pensions** (https://www.amazon.com/Social-Security-Medicare-Government-Pensions-ebook/dp/B01MRA9VJK/ref=sr_1_1_twi_kin_1?s=books&ie=UTF8&qid=1504471651&sr=1-1&keywords=nolo+social+security%2C+medicare+and+government+pensions) and **AARP – Planning for Long-Term Care for Dummies** (<http://www.aarp.org/entertainment/books/bookstore/money-work-retirement/info-2016/planning-for-long-term-care-for-dummies.html>). Would recommend you consider buying this book as a reference for this effort. You will also see other Nolo and similar books that may help your situation. There is also a lot of very similar information free on the internet and from AARP. The book is not expensive, and it is well organized. Also recommend you shop around because prices for this book. Some other sources include:

- **US Department of Health** - <https://longtermcare.acl.gov/the-basics/>
- **AARP Planning for Long-Term Care PDF** - https://assets.aarp.org/www.aarp.org/_cs/health/ltc_resource_guide.pdf
- **OPM.Gov** – Long Term Care and other government benefits: <https://www.opm.gov/healthcare-insurance/long-term-care/>
- **Everplans – Long-Term Care** - <https://www.everplans.com/long-term-care>
- **Tools to Manage End-of-Life Care** - <https://www.compassionandchoices.org/eolc-tools/>

Part I: Getting Started2

□ **Why Plan and Prepare?** First – We aren't getting any younger. Second – all the Hooah in the world will not change the fact that we are going through physical and cognitive decline. Third – we don't want to burden our loved ones more than we must. Lastly - with planning, preparation, and some Grit we can better position ourselves and our loved ones for this transition in life. None of us can predict with absolute certainty whether we'll need long-term care or how our life will be near the end. The reality is most of us will go through this phase at some point and many of us have already experienced the challenges with our parents and senior friends. Why plan now. The best time to plan for long-term care is long before you need it. That way you're more likely to have choices about how and where you receive care. Additionally, by you planning it takes the burden off those who will have to decide and care for you. Another key reason is **Cognitive decline** as you get older. Like physical decline as we get older our cognitive abilities also decline with age. In some cases, higher levels of cognitive decline occur and as such having a rational discussion becomes much more difficult. Who needs care – 70% of people turning age 65 can expect to use some form

of long-term care during their lives? There are many factors that affect the possibility that you will need care:

- **Age** – The older you are the more likely you will need long-term care.
- **Gender** – Women outlive men by about five years on average, so they are more likely to live at home alone when they are older.
- **Disability** – Having an accident or chronic illness that causes disability. Between ages 40-50 on average, 8% of people have a disability that could require long term care services. 69% of people aged 90 or more have disability.
- **Health Status** – Chronic conditions such as diabetes and high blood pressure make you more likely to need LTC. Your family history of chronic conditions may increase likelihood. Lastly poor diet and exercise habits increase your chances of long-term care.
- **Living Arrangements** – If you live alone, you're more likely to need paid care than if you're married, or single and living with a partner.
- **Personal Disability Quotient** - <http://www.whatsmypdq.org/> This is a simple way to calculate your potential risks and cost for disability – age is biggest factor.

□ **Have the Discussion on Transitioning to Long Term Care with your Spouse and Family Members.** For those that have had this discussion with their parents, normally later than you should have, you understand the challenge for this kind of discussion. So, I highly recommend you have this discussion before you are in the decision mode of what to do next.

- **Decide Who Should Attend/When** – First you need to decide on who and when you should have this kind of discussion. For example, you probably want to have this discussion with your spouse/partner before broadening the audience. Then expanding to your children and eventually to those who may end up being your care giver/paid Care Giver. There may be others you are close to like cousins, grand kids, friends, etc. who may be someone you trust to help with stage of your life. You may want to find a neutral place to have this discussion to try and remove emotional ties to home and other emotional locations. Also, this conversation should be continuous as your situation changes. Some basic thoughts on this discussion – Reference - **A Guide for Families Having the Conversation about Long Term Care** - <https://www.firstlighthomecare.com/images/stories/docs/having-conversation-about-long-term-care.pdf> :

- Talk Sooner than Later.
- Prepare Yourself
- Prepare Your Loved One(s)
- Chose the Right Time and Environment
- Stay Positive
- Be a Good Listener
- Include Others in Decision- Making
- Signs That it is Time to Discuss Long Term Care:
 - ◇ Isolation/Depression
 - ◇ Daily Activities/Eating Habits are more difficult.

- ◇ Bruises/Falls
- ◇ Cognitive Ability
- ◇ Increasing Burnout
- ◇ Caregiver Burn out
- ◇ Medication Error/Missed Doctors' Appointments
- ◇ Household Management Challenges

○ **Allocate Responsibilities** – This is a key step especially when you have multiple participants in your long-term care giving plan. A key consideration is what can everyone contribute given their situation. For example, you do not want to impose on your children's quality of life to support your preferred QL goals. You also need to discuss who can take on the ability to manage your financial and health care records. By explaining your wishes to your spouse/partner/children and their role then you can

- Allow them to prepare for these responsibilities.
- Help avoid conflicts between your loved ones who may have a different perception on what you want.
- Give your family the information to remind you when it comes time for the transition. This is especially true if you suffer a cognitive disability.

○ **Dealing with Conflict** – As mentioned if you wait until later this type of discussion might be harder. If you are concerned you might consider outside counselor. Some resources you that can potentially help with this discussion:

- **AARP - How to Discuss Long-Term Care** - <http://www.aarp.org/home-family/caregiving/info-04-2012/talking-parent-caregiving.html>
- **PBS News hour – Starting the Conversation about Long Term Care: 10 Things You Should Know** - <http://www.pbs.org/newshour/rundown/starting-the-conversation-about-long-term-care/>
- **Let's Talk** - <https://www.genworth.com/aging-and-you/resources/lets-talk-conversations-that-make-a-difference.html>

○ **Giving up Driving:** I listed this as a separate topic because it is one of the major emotional transition points in your life. Driving is the essences of independent living. Giving up this capability besides being logistically inconvenient also says you are no longer able to fully take care of yourself. Ideally in discussion with your loved ones you will outline the criteria when you feel you must stop driving (note: admitting it when you meet the criteria will be hard too). This will help mitigate the time when your spouse or kids say, "it is time to give up your keys." There are many sad stories about parents, many cognitively declined, who blame their spouse/kids for taking their keys. An additional planning and discussion with this subject involve what is the Transportation Alternative you can use once you can no longer safely drive. Some additional links on this topic:

- DMV.Org provides a very detailed list you can use to outline the criteria for give up your keys – **Seniors: When to Turn Over The Car Keys** - <http://www.dmv.org/how-to-guides/senior-driving.php>.

- **Taking the Keys: What To Do If Mom or Dad Won't Give Them Up** - <https://www.agingcare.com/articles/taking-the-keys-what-to-do-if-mom-or-dad-won-t-give-them-up-112307.htm>

- **AARP – We Need to Talk: The Difficult Driving Conversation** - <http://www.aarp.org/auto/driver-safety/info-2016/when-to-stop-driving-in-older-age.html>

- **Stop Driving** - <https://www.caring.com/articles/when-should-seniors-stop-driving>

- **AARP – Why Take a Driver Safety Course?** - <http://www.aarp.org/auto/driver-safety/info-2010/why-take-a-driver-safety-course.html>

- **National Aging and Disability Transportation Center** - <http://www.nadtc.org/>

- **Cognitive Health Decline:** While some cognitive health decline occurs naturally with aging it is important to discuss what you define as cognitive decline issues that indicate you need more care capabilities.

- **Normal Cognitive Aging – NIH Paper**

(<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4015335/pdf/nihms569964.pdf> Cognitive Functions decline that occur with normal aging include:

- ◇ **Crystalized and Fluid Intelligence**

- ◇ **Processing Speed**

- ◇ **Attention**

- ◇ **Memory**

- ◇ **Language**

- ◇ **Visuospatial Abilities/Construction**

- ◇ **Executive Functions**

- ◇ **Structural Changes: Grey and White Matter Changes**

- **Mild Cognitive Impairment (MCI):**

https://en.wikipedia.org/wiki/Mild_cognitive_impairment

- **Physical Health Decline:** As would be expected as you age your body will also experience declining changes. This Merck Manual “Changes in the Body With Aging” gives a good overview summary of what you might experience as you age:

<https://www.merckmanuals.com/home/older-people%20%99s-health-issues/the-aging-body/changes-in-the-body-with-aging>. List of aging changes in physical health covered in this manual:

- **Aging Cells**

- **Aging Organs**

- **Bones and Joints**

- ◇ **Muscles and Body Fat**

- ◇ **Eyes**

- ◇ **Ears**

- ◇ Mouth and Nose
- ◇ Skin
- ◇ Brain and Nervous System
- ◇ Heart and Blood Vessels
- ◇ Lungs and the Muscles of Breathing
- ◇ Digestive System
- ◇ Kidneys and Urinary Tract
- ◇ Reproductive Organs
- ◇ Endocrine System
- ◇ Blood Production
- ◇ Immune System

□ **Quality of Life - Understanding Your Loved One's Goals for the Future**: Key to discussing this phase of your life is understanding what you see a quality of life needs and goals. Once you have decided it is also important to use this in your discussion with your spouse and loved ones. Adding these as directives in your advanced health care directives can ensure you have a legal foundation to meet your desires. One caveat, you may have desires, but your physical and cognitive state may not support all of your preference. To assist your loved ones recommend you have alternate courses of actions if your physical/cognitive situation does not meet your preferred goal. Below are links to example worksheets you can use to help you with this planning and discussion.

- **VA Values Worksheet for Advance Care Planning** - https://www.va.gov/GERIATRICS/docs/Advance_Care_Planning_handout.pdf
- **Values Worksheet** - <https://www.health.harvard.edu/diseases-and-conditions/5-commonly-held-myths-about-end-of-life-issues>
- **5 Commonly held myths about end-of-life issues**: <https://www.health.harvard.edu/diseases-and-conditions/commonly-held-myths-about-end-of-life-issues>

□ **Personal Inventory of Needs and Preferences**: I will outline the major considerations. Recommend you purchase the *AARP – Planning For Long-Term Care for Dummies* for a full discussion on this topic. Long-Term care is not the same for everyone. A lot depends on the factors listed below. You need to look at the Present and then Forecast your situation into the future.

- **Healthcare** – You need to have an honest and ruthlessly honest assessment of your current and future health. Many of the dings you received in your life will increase and need more treatment in the future. Although your environment and lifestyle have a higher percentage of impact on your future health your gene pool does play. Most can assess their inherited risks by examining your family's health there are major advances in gene assessments. For those interested

23andMe (www.23andme.com) does an assessment and highlights your gene markers that current studies highlight health risks & non-risks.

- **Money** – This is not only how much you have but also how you think about money. Do you have a philosophy about money? For example: Money is meant to be spent or A penny saved is a penny earned. Both will impact what you will be able to afford and how comfortable you will be in spending on what can be very expensive care. You do need to understand current and future bills and determine if you will need financial assistance to have the care and quality of life you would like. You may find that you may earn too much to qualify for support like Medicaid but not enough to really live like you want. In summary – long term care can be very expensive, and you need to assess what you need to be able to achieve the quality of life you want in the future.

- **Personality Characteristics** – This is where you take a realistic look at your own personality and how that will impact on your quality of life in the future. For example, do you like people and have a cooperative nature or do you like to have more time to yourself. If you decide on long-term care solutions that are not in synch with your personality your quality of life will suffer.

- **Family, Friends, and Professional** – As you decided to who you needed to discuss your future care you do need to assess who both now and, in the future, that will have a close relationship and will be willing to participate in your quality of life. This includes determining that you don't have close relationships and you will need professional assistance. Or you decide on professional assistance so as to not impact on the quality of life of your family and friends.

- **Geriatric Assessment** - Below is a good checklist that addresses the majority of the areas you should assess when planning your Long-Term Care plan. This assessment will change as your situation and health conditions change so I would recommend you do an annual review to determine changes and directives. A good source to use for this discussion topics include Care Planning and Geriatric Assessments is:

http://samples.jbpub.com/9781284078985/9781284078985_CH05_Cress4eSample.pdf

- Education and Referrals
- Social/Family Relations/Activities
- Functioning and Independence
- Supervision Requirements
- General Health and Well-Being
- Medication Issues
- Medical Issues
- Cognitive Issues
- Emotional Issues
- Health Behavioral Issues
- Caregiver Burden
- Driving Safety
- Environmental Modifications

- Dignity and Autonomy
- Economic Stability

□ **Gather Document** – Refer you to Phase I for all the key documents you will need for this phase. Health care directives are probably the most important for this phase. Summary of these key documents below: [Hyper Link to Phase I Documents](#)

- **Living Will**
- **Health Care Power of Attorney or Proxy**
- **Advanced Health Directives (Check State Laws)**
 - Do Not Resuscitate Order (DNR)
 - Physician Orders for Life Sustaining (POLST)
 - Treatment Do Not Intubate Order (DNI)
 - Do Not Hospitalize (DNH)
- **Organ or Body Donation**

□ **Downsizing Planning and Considerations** – As part of this transition process you might want to consider downsizing. Some reasons you may consider downsizing:

- **You intend to grow old in your home.**
- **You may be headed to trouble (disabilities)**
- **You want to leave heirs a lighter load.**
- **You don't need all the space or stuff.**
- **Some good links to use for downsizing decision making:**

- A Place for Mom - Helping Senior Loved Ones with Downsizing -

<https://www.aplaceformom.com/caregiver-resources/articles/downsizing-tips>

- Senior Living – Practical Guide to Downsizing for Seniors -

<http://www.seniorliving.org/lifestyles/downsizing-for-seniors/>

- Family Caregiver Alliance – Downsizing a Home: A Checklist for Caregivers -

<https://www.caregiver.org/home-away-home-relocating-your-parents>

Part II: Long-Term Care Options – Given your Profile. Based on your assessment efforts below are different options for long term care. Understand you may over time use all of these but recommend you establish criteria for when you should transition to a higher level of care.

□ **Aging in Place:** The ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability. *Note: there still may come a time where you are not able to remain in your home because of health, finances and in suitability of your homes living arrangements. You should have alternate courses of action that you have discussed with your family.*

○ **Making a Home Safe and Accessible:** If you want to live in your home you need to assess how safe your home is and can it meet your future disability needs. The two major hazards in

home are Falls and Burns. You need to assess if you can adjust your home to meet future needs. Key aspects would be Accessibility, Adaptability, Universal Design.

- **Getting help paying for home modifications:** Some resources for financial assistance:
 - ◊ **Rebuilding Together, Inc** – www.rebuildingtogether.org
 - ◊ **Home loans** – Many of you are very familiar with home loans although this link has a good discussion on home loans and other issues for seniors: **Housing and Mortgages for Seniors** - <https://www.mortgageloan.com/seniors>
 - ◊ **AARP – Money Tools** - http://www.aarp.org/money/money_tools/
- **Additional sites/links** that discusses ways to make your home safe:
 - **AARP Home Fit Guides** - <http://www.aarp.org/livable-communities/info-2014/home-fit-resources-worksheets.html>
 - **CDC Check for Safety** -- https://www.cdc.gov/steady/pdf/check_for_safety_brochure-a.pdf
 - **AARP – Universal Design** - <http://www.aarp.org/home-garden/livable-communities/info-04-2011/universal-design-helps-people-age-in-their-homes.html>
 - **AARP – Aging In Place** - <http://www.aarp.org/home-garden/livable-communities/info-11-2011/Aging-In-Place.html>
 - **Aging Life Care – Find an Aging Live Care Expert** - http://www.aginglifecare.org/ALCA/About_Aging_Life_Care/Find_an_Aging_Life_Care_Expert/ALCA/About_Aging_Life_Care/Search/Find_an_Expert.aspx
- **Lining up People to Help in the Home:** In most cases you will still need help to stay at home. Some considerations
 - **Allocating tasks to family members:** In discussions with family members, you should discuss who could help with tasks around the home that you maybe no longer to perform.
 - **Live in Care Giver – Family, Friend, paid for live in:** Some of you will have family members or friends move in to help you with the home related tasks. You can also pay to have someone live and assist with your home needs. Also see multigenerational living later in this manual.
 - **Technology:** Advances in technology for home security, robotic rug cleaning, advances in car safety technology and in the future assisted aid robotics (that one of our classmates was developing at Univ of Texas Arlington) can also reduce the burden of home care requirements.
- **Planning for Bad Weather and Other Emergencies:** As the current hurricane disaster in Houston highlights you need to be prepared to deal with bad weather and emergency situations. Recommend you discuss your emergency planning with your loved ones and assign them tasks to be able to help if the situation arises. That way they can be prepared to react, and you don't have everyone in the family trying to do something but not clear their role. Below some links for checklists and information on ways to prepare you home and yourselves for emergency situations (*Note: these are good sites for everyone in your family not just the aging*):
 - **Ready.gov** - <https://www.ready.gov/make-a-plan>. This site has planning steps and also PDFs for a host of considerations involved with emergency planning.

- **Red Cross – How to prepare for emergencies** - <http://www.redcross.org/get-help/how-to-prepare-for-emergencies>

- **Phone/Tablet Applications** – There are many free and low-cost applications for basically every kind of emergency and disaster. Too many to list here but as you do your planning consider researching applications that apply to your area of the country.

□ **Independent and Assisted Living**: For many of us this will be the next stair step approach to sustaining some quality of life. Independent living is like at home but normally apartment style living. You may go to an independent living location to downsize or to be nearer relatives and you need some additional help in some kind of service. Assisted living is a generic term for many different types of living arrangements that provide assistance. Basically, you go into assisted living for Shelter, Meals, and Staff support of some kind. It is an intermediate step in long-term care. Normal progression is independent living, assisted living, nursing care, and potentially palliative care. For any of you who have gone through this process you know it can be very confusing, challenging (especially if your folks don't want to move) and costly. Also state and county laws and benefits vary greatly so I would highly recommend you hire an elder care attorney. They don't cost much, and they will probably save you what they cost and more importantly make sure you aren't taken advantage of by some disreputable organization or legal clause. Below are helpful links when considering this type of care:

- **Elder Care Locator** – <https://eldercare.acl.gov/Public/Index.aspx> This is a free service connected with the federal Administration on Aging (AoA).

- **The National Center for Assisted Living** – <https://www.ahcancal.org/Assisted-Living/Pages/default.aspx> This has state by state information and regulations and licensing requirements.

- **The Assisted Living Federation of America** – <http://www.alfahousing.org/> A membership organization of assisted-living providers.

- **Genworth's data** – www.genworth.com/corporate/about-genworth/industry-expertise/cost-of-care.html. This is a good site that lists costs for assisted living facilities in your area.

- **AARP** –summary checklist of questions to ask when you recon an assisted living location. <https://www.aarp.org/caregiving/basics/info-2017/assisted-living-options.html>

- **AARP Livable Communities** - <http://www.aarp.org/ppi/issues/livable-communities/>

- **AARP Livable Communities Evaluation Guide** - https://assets.aarp.org/rgcenter/il/d18311_communities.pdf

- **Next Step in Care – Links and resources** - http://www.nextstepincare.org/Links_and_Resources

□ **Generational Living**: In simple terms this is families living together over multiple generations. In our case you may have children still living with you. Or you have children who are planning to have you live with them when you can no longer live alone. This of course is a critical discussion you must have with your family. Lots of considerations and I would emphasize your Personality Characteristics assessment discussed above. Also, your family member will be taking on a Care Giver role that can have significant emotional as well as physical requirements. Some sites that might help with this decision:

- **AARP – When Generations Share Space** - http://www.aarp.org/relationships/grandparenting/info-03-2009/goyer_grandparents_moving_in.html. 9 ways to keep the peace when parents, grown children or grandkids move into your home.

Part III: Legal and Financial Considerations

□ **Legal Documents (Wills, Trusts, Money Management)** – Reference Phase I – Plan and Prep for discussion on legal documents. [Hyper Link to Phase I](#)

□ **Elder Care Lawyer** – The financial obligations and requirements can vary greatly in states, counties, and towns. I would highly recommend you consider hiring an elder care attorney to help you do the transition to long-term care. Doing it yourself maybe cheaper but it is also much riskier.

- **National Caregivers – Elder Law the basics** - <http://www.caregiverslibrary.org/caregivers-resources/grp-legal-matters/hsgpr-elder-law/elder-law-the-basics-article.aspx>. This site provides a good list of elder law and protection considerations.

- **DC Elder Law Attorney** - <https://www.nmpattorneys.com/>. Many of you live in DC so passing on a very affordable law group that assisted with my folk's elder law issues. They saved me more money than it cost to hire them. Which wasn't much.

- **National Academy of Elder Law Attorneys** - <https://www.naela.org/>

- **American Bar Association** - https://www.americanbar.org/groups/law_aging.html

□ **Long-Term Care Costs**:

- **Genworth – Compare Long Term Care Costs Across the US** - <https://www.genworth.com/about-us/industry-expertise/cost-of-care.html>

□ **How to Pay - Financial Resources:** Below are some ways to gain money to help with finances but would highly recommend you get legal and financial planning advice. There are VA available options but those will be covered below.

○ **Senior Living.org – Help Paying for Senior Home Care -**

<http://www.seniorliving.org/healthcare/help-paying-home-care/>

○ **Life Settlement** – Financial Industry Regulatory Authority – Seniors Beware: What you Should Know About Life Settlements - <http://www.finra.org/investors/alerts/seniors-beware-what-you-should-know-about-life-settlements>

○ **Reverse Mortgages** –

● **AARP Reverse Mortgage Loans -**

https://assets.aarp.org/www.aarp.org_/articles/money/financial_pdfs/hmm_hires_nocrops.pdf

● **HUD – FAQs about HUD’s Reverse Mortgages -**

https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/rmtopten

○ **Long-Term Care Insurance:** If you haven’t started you may want to consider Long Term Care Insurance. At our age, this could be a very expensive proposition. I would work with your lawyer or financial advisor to do the plus and minus of this option. If you because of your gene pool you are at higher risk this would be also a factor you should consider for doing this option. Some sites that may help with this process:

● **Employer Long Term Care Insurance Market -** <https://www.ltcfeds.com/program-details>

● **Federal Long-Term Care Insurance Program -**

<https://www.ltcfeds.com/eligibility/index.html>

Part IV: Managing Your Health for the Long Term

□ **Health Care Documents:** Phase I discusses the necessary health care advance directive documents.

□ **Medicare:** We are fast approaching the time where we will be qualifying for Medicare coverage. For retired military, this will require not only a change in our primary insurance coverage but also a change in what is on our retired ID Card. Like Social Security there is lots of details and decisions that need to be made with this switch in coverage. Most of this was discussed in Phase I planning. However, I’ve included some resources you might want to consider when you do your in-depth planning and decision making on Medicare.

○ **Medicare.gov** - <https://www.medicare.gov/>

- **Nolo – Social Security Medicare & Government Pensions -**

https://www.amazon.com/Social-Security-Medicare-Government-Pensions-ebook/dp/B08PDR91GF/ref=sr_1_1_sspa?keywords=nolo+-social+security+medicare+%26+government+pensions&qid=1641839266&sr=8-1-spons&psc=1&spLa=ZW5jcnlwdGVkUXVhbGlmaWVyPUFJQVNOVENGVTFaNksmZW5jcnlwdGVkSWQ9QTA2NDc5MTMxR1FDS0xCRDZGNFJFJmVuY3J5cHRIZEFkSWQ9QTA1MTY5MjAxVldWU05SS0VERIYwJndpZGldE5hbWU9c3BfYXRmJmFjdGlvbj1jbGlja1JlZGlyZWNOJmRvTm90TG9nQ2xpY2s9dHJlZQ==

- **Nolo - Medicare Premiums, Deductibles, and Copays Change for 2017 -**

<http://www.nolo.com/legal-update/medicare-premiums-deductibles-copays-change-2017.html>

- **Medicare for Dummies -** https://www.amazon.com/Medicare-Dummies-Lifestyle-Patricia-Barry/dp/1119293391/ref=sr_1_1?s=books&ie=UTF8&qid=1504472716&sr=1-1&keywords=medicare

https://www.amazon.com/Medicare-Dummies-Lifestyle-Patricia-Barry/dp/1119293391/ref=sr_1_1?s=books&ie=UTF8&qid=1504472716&sr=1-1&keywords=medicare

□ **Medicaid:** Each state has its own medicate eligibility standards. In most of our cases we will be challenged to qualify for Medicaid financial benefits especially if you have even a medium retirement income.

- **Medicaid.gov -** <https://www.medicaid.gov/> **& Twitter -**

https://twitter.com/MedicaidGov?ref_src=twsrc%5Etfw&ref_url=https%3A%2F%2Fwww.medicaid.gov%2F

- **Centers for Medicare & Medicaid Services – Twitter -**

https://twitter.com/CMSgovPress?ref_src=twsrc%5Etfw&ref_url=https%3A%2F%2Fwww.medicaid.gov%2F

□ **Home Care:** The term “home care” encompasses a multitude of medical and personal services provided at home to a partially or fully dependent elder. (Although home care is available for people of any age who require long-term care, we focus on the needs of older people.) These services often make it possible for an older person to remain at home or with a relative, rather than enter a residential facility for extended recovery or long-term care. For our purposes, “home” and “home care” refer to the private house or apartment where the elder lives alone, with a spouse, or with other family members or friends, or an assisted living, board and care, or other residential facility where the home care would supplement the care the facility provides. Depending on what is available in your community, home care and related supplemental services can include:

- **Health Care**—nursing, physical, and other rehabilitative therapy, medicating, monitoring, and medical equipment that is usually only short-term and may only be provided by a state-licensed home health care agency, under a physician’s orders.

- **Personal Care**—assistance with personal hygiene, dressing, getting in and out of a bed or chair, bathing, and exercise.
- **Nutrition**—meal planning, cooking, meal delivery, or meals at outside meal sites
- **Homemaking**—housekeeping, shopping, home repair services, and household paperwork,
- **Social and Safety needs**—escort and transportation services, companions, telephone check, overall planning, and program coordination service."
- **Links:** Availability of these services vary broadly by where you live. Therefore, your ability to remain in your home will be dictated by the services that can support this choice. Retiree and VA home care options discussed later in this manual. Some links that might assist this effort:
 - **Aging Life Care Association** - <https://www.aginglifecare.org/>
 - **Medicare (if you qualify)** - <https://www.medicare.gov/Pubs/pdf/10969-Medicare-and-Home-Health-Care.pdf>
 - **AARP – Hiring Someone to Help with Home Care** - <http://www.aarp.org/home-family/caregiving/info-08-2012/hiring-at-home-caregiver.html>
 - **Corporation for National & Community Service – Senior Companions** - <https://www.nationalservice.gov/programs/senior-corps/senior-corps-programs/senior-companions>
- **Caregivers:** Most caregivers are wives/husbands, parents, children, and friends.
 - **Types of Caregivers based on your needs.** As part of your planning and discussion with family you should assign tasks and responsibilities to those who are best able to meet these types of needs:
 - **Crisis Caregiver:** Your family member manages most of the time on their own until there is an emergency. Primary Caregiver
 - **Primary Caregiver:** Your family member depends on you for regular assistance for two or more activities in their life. You make decisions that directly affect them. You may act as their representative in situations. You provide hands-on assistance with basic daily tasks (bathing, dressing, transportation, money matters, etc.)
 - **Secondary Caregiver:** Your parent, sibling, spouse, etc. functions as the primary caregiver and you provide assistance to them.
 - **Working Caregiver:** You hold a part-time or full-time job and provide physical or financial support to someone who depends upon your care.
 - **Long Distance Caregiver:** You live at least an hour’s drive away and you provide much of your assistance by telephone. You depend on others to assist in caring for your relative.
 - **Occasional Caregiver:** You provide one or more services for someone on an irregular basis such as furnish transportation, assist with major household chores, balance the checkbook, etc.

- **Community Caregiver:** You give a cheerful greeting or make personal contact while making deliveries, passing by, or making a special call to check on the status of someone receiving care.

- **Future Caregiver:** You are not a caregiver now but have friends or relatives who will probably need care in the years ahead.

- **Non-Family Caregivers** – Although Family caregivers are the majority there are other caregivers or those that could augment your family caregivers. Since they can vary significantly from where you live, I've only included different types that you can then look for in your research. Most of these will come at some cost.

- **Geriatric Care Managers** – Working with families, geriatric care managers provide guidance and leads families to the actions and decisions that ensure quality care and an optimal life for those they love, thus reducing worry, stress, and time off of work for family caregivers through:

- ◇ Assessment and monitoring
- ◇ Planning and problem-solving
- ◇ Education and Advocacy
- ◇ Family caregiver coaching
- ◇ Other decision making and management items.
- ◇ Generally, Geriatric Care Managers charge \$50-\$200 per hour.

- **Registered Nurse** – A registered nurse specializing in geriatric care possesses the knowledge and skills to care for elderly patients with needs such as wound care, IV therapy, Alzheimer's, dialysis, and heart issues. A registered nurse makes rounds to evaluate each resident's condition and provides the proper care.

- **Certified Nursing Assistants** - Certified nursing assistants (CNAs) work at nursing homes, assisted living facilities, and in homes. A certified nursing assistant works under the supervision of a registered nurse or a licensed practical nurse. A certified nursing assistant performs many of the same duties as a hospice aide. Generally, they earn about \$20 an hour.

- **Activities Specialist** - An activities specialist works to provide stimulating activities for elderly care facility residents. The activities specialist develops, plans, and leads activities such as crafts, card games, and bingo nights.

- **Hospice Aide** - Hospice aides work in a facility with many terminal residents, providing nursing care, and assisting with daily living activities (ADLs). Job duties also typically include helping residents with walking or with moving out of their beds to wheelchairs. They can apply topical medications, change bandages, and monitor a resident's vital signs. They may work for a hospice agency. Hospice is generally paid by Medicare at a rate of about \$5,000 per month.

- **Senior Care Auditors** - Senior Care Auditors check on seniors wherever they live, assess the senior's well-being and living conditions, and report back to their clients, generally the senior's adult child.

- **Ombudsman** - Like Senior Care Auditors, Ombudsman make unannounced visits to senior care communities to check on seniors; however, they usually visit only when there has been a complaint and they take a more active role. They voice concerns to facility administration, investigate complaints made by or on behalf of residents. They also help with conflict resolution, mediation, and negotiation between families, seniors, and community management.

- **Paid Companions** Typically Senior Companions visit three to five clients per week, working one-on-one to develop a close mutual relationship, which is meaningful and helpful to the client. Senior Companions assist in a variety of non-medical activities with their clients such as:

- ◇ Going for Walks
- ◇ Sitting and talking
- ◇ Doing crafts and board games
- ◇ Reading to the client
- ◇ Assisting in meal preparation
- ◇ Helping with mail and dealing with the public
- ◇ Assisting with shopping and medical appointments

- **In-Home Caregiver** - An in-home caregiver provides assistance and companionship to elderly individuals who need some help performing daily activities. A caregiver's job description varies based on the elderly individual's needs. Some common tasks include planning and preparing meals, light housekeeping, laundry, transportation, and other general needs. After receiving special training, caregivers can also assist with bathing, dressing, and grooming needs. Generally, In-Home Caregivers earn \$20 per hour.

- **Care Assistant, Caregiver, Caretaker, Care Provider** - These are 'front line' staff who work with people who have direct care needs. They have a varied range of duties, depending on who they are working with. No two days are the same as a care worker, but some duties can include:

- ◇ assisting with eating, washing, mobility
- ◇ providing interesting activities for the service user to do
- ◇ Monitoring service user's health
- ◇ Helping service users to live as independently as possible.

- **Family Caregiver** – Here are some sites dealing with family Caregiver roles and responsibilities.

- **VA Sponsored Caregiver Peer Support Mentoring Program:**

<https://www.caregiver.va.gov/pdfs/Peer-Support-Mentoring-Caregiver-Fact-Sheet.pdf#>

- **Elizabeth Dole Foundation:** <https://www.elizabethdolefoundation.org/>

- **Relocating Parents** - <https://www.caregiver.org/home-away-home-relocating-your-parents>

- **Family Caregiver Alliance** - <https://www.caregiver.org/>

- **National Institute on Aging – Long-Distance Caregiving** - <https://www.nia.nih.gov/health/caregiving/long-distance-caregiving>

- **AARP – Tips for the Long-Distance Caregiver** -

http://www.aarp.org/relationships/caregiving-resource-center/info-09-2010/pc_tips_for_long_distance_caregiver.html

- **US Department of Labor – Family and Medical Leave Act** -

<https://www.dol.gov/agencies/whd/fmla>

- **AARP – Juggling Life, Work and Caregiving -**

<http://www.aarp.org/entertainment/books/bookstore/home-family-caregiving/info-2016/juggling-work-and-caregiving.html>

- **AARP – Employed Family Caregivers Providing Complex Chronic Care -**

<http://www.aarp.org/home-family/caregiving/info-11-2013/employed-family-caregivers-providing-complex-chronic-care-AARP-ppi-health.html>

- **Everplans – A Complete Overview of In-Home Care -**

<https://www.everplans.com/articles/a-complete-overview-of-in-home-care>

□ **Nursing Home** – Nursing homes are skilled nursing facilities. Unlike assisted living they offer skilled professional care. In many cases seniors move from hospital to Nursing care. This short-term care can then transition to long term care depending on the nature of the care.

○ **Types:** Voluntary run by Non-Profit; Public or Municipal homes owned and operated by the government and Proprietary homes run by For-Profit.

○ **Levels of Care:** There is a wide variety of levels of care facilities: Short-Term Skilled Nursing; Long-Term Custodial (Residential) Care; Hospital-Based Skilled Nursing; Inpatient Rehabilitation; Intermediate Care; and Custodial Care Facilities. I did not describe these in detail because they can range differently in your area. I'd recommend you research this on the internet for your area and needs.

○ **Memory Care Units:** Although assisted living can provide what is called “activities for daily living” when you become more serious you will need to go into a nursing home that provides specific care for dementia and Alzheimer’s residents. Not all nursing homes offer this level of care. *Note: If you have a family history or are showing early signs you need to have a detailed discussion with your family caregivers so they fully understand your wishes on care. When it comes time to execute your plan you may not be in a state of mind that will understand the situation. In these cases, you need to understand the stress you will be putting on your loved ones and you can reduce this stress if you give them advanced guidance.*

- **Alzheimer’s Association -** <http://www.alz.org/>

- **Dementia Care Central – Long-Term Care Options for Dementia -**

<https://www.dementiacarecentral.com/caregiverinfo/careoptions/longterm/>

- **National Care Planning Council – Alzheimer’s Facilities & Memory Care -**

<https://www.longtermcarelink.net/a7alzheimers.htm>

- **Links:**

- **Medicare.gov – Nursing Homes -**

<https://www.medicare.gov/nursinghomecompare/search.html>

- **Ever Plans - Nursing Home Checklist -**

<https://www.everplans.com/sites/default/files/Nursing-Home-Checklist.2.0.pdf>

□ **Palliative Care & Hospice:**

○ **Palliative Care:** This is a relatively new medical subspecialty practiced by specially trained physicians, nurses, PA's, social workers, and others. Most palliative care is delivered by hospital teams but there are some outpatient services. Care focuses on pain relief, symptom control and improving quality of life. It can be limited or ongoing. This care can occur along with care to cure. It is covered by most health plans including Medicare and Medicaid as a regular medical service.

○ **Hospice Care:** To qualify your primary care or other physician in charge of your treatment must certify that you have a terminal illness and probably have less than 6 Months to live. A second requirement is you must give up potentially life-prolonging treatments. Medicare covers almost all hospice care for people aged 65 and over. Services hospice provides:

- **Medical Personnel**
- **Aides and Volunteers**
- **Counseling and Social Services**
- **Medication**
- **Equipment and Supplies**
- **Respite Care (break for care givers)**

○ **Links:**

- **End-Of-Life: Options for Care and Choice -**

<https://compassionandchoices.org/resource/end-of-life-options-for-care-and-choice/>

- **Hospice Directory -** <http://www.hospicedirectory.org/>
- **Get Palliative Care -** <https://getpalliativecare.org/>

● **NIH - Frequently Asked Questions About Hospice Care -** [Frequently Asked Questions About Hospice Care | National Institute on Aging \(nih.gov\)](#)

□ **Research Long Term Care Facilities – Ombudsman** -- An **ombudsman, ombuds,** or **public advocate** is an official who is charged with representing the interests of the **public** by investigating and addressing complaints of maladministration or a violation of rights. Each State has a central office that can refer you to the long-term care ombudsman responsible for any nursing facility that you are considering or in which you reside. Long-term care ombudsmen respond to complaints about long-term care facilities and mediate disputes between residents and facilities. They are in a unique position to know whether a facility has frequent complaints, and whether the facility response well to them. There is no charge for their service. For information on local and state programs: **Consumer Voice for Quality Long-Term Care -** http://theconsumervoice.org/get_help

□ **Military/VA Services:**

○ **Military – Tricare for Life (TFL)** – TRICARE for Life (TFL) is an extension of TRICARE for seniors enrolled in Medicare. TFL serves as the secondary payer to minimize military retiree, seniors' out-of-pocket expenses by covering Medicare's co-insurance and deductibles. Care is provided by a

network of both military and civilian health professionals. Like Medicare Supplemental Insurance, TRICARE for Life (TFL) picks up where Medicare leaves off. TFL will pay the co-insurance and deductibles but does not pay for the monthly Medicare Part B premium. Follows is an overview of TFL's benefits which are relevant to caring for an aging individual.

- **Assisted Living / Senior Living** - **TFL does not pay for long term care or custodial care** as defined by assistance with activities of daily living such as bathing, dressing, feeding or supervision of the cognitively impaired. This type of care is not covered by TRICARE for Life regardless of the participant's place of residence be that at home or in assisted living.

- **Skilled Nursing Homes** - TFL will pay for skilled nursing care to an extent. Like Medicare, there must be a medical condition that was treated in a hospital for three consecutive days, and the senior must be admitted to a skilled nursing facility within 30 days following discharge from the hospital. Medicare has a 100-day limit on skilled nursing and TFL will be the primary payer after that 100-day limit but will not cover the full amount. Make note, pre-authorization is required. Co-payment from the insurance holder in the amount up to \$250 / day should be expected.

- **Home Health Care** - For persons confined to their homes, who are unable to visit a medical facility without extensive assistance, TFL will cover home health visits for medical purposes but not to provide personal care.

- **Adult Day Care** - **TFL does not pay for either medical care or supervision** in adult Day-Care Centers.

- **Hospice**

TFL covers hospice care, but it is offered as an alternative to further medical treatment.

- **TriCare for Life – Long Term Care Coverage** -

https://www.payingforseniorcare.com/longtermcare/resources/tricare_for_life.html.

- **VA** - In Phase I we discussed all the requirements of getting into VA system for care. For those who qualify the VA offers lots of benefits options for different levels of care: Geriatric Evaluation, Adult day Healthcare: Skilled home Healthcare; Homemaker and Home Health Aide Services; Home Telehealth; Hospice and Palliative Care; Respite Care for Family Caregivers. Visit the below sites for more details on this coverage.

- **VA – Geriatrics and Extended Care** -

https://www.va.gov/GERIATRICS/Guide/LongTermCare/Advance_Care_Planning.asp & **2 Page PDF** - https://www.va.gov/GERIATRICS/docs/Advance_Care_Planning_handout.pdf

- **Medical Foster Home Care and Elder Veterans** -

https://www.va.gov/GERIATRICS/Guide/LongTermCare/Medical_Foster_Homes.asp

- **Home Based Primary Care** -

https://va.gov/GERIATRICS/Guide/LongTermCare/Home_Based_Primary_Care.asp

- **Assisted Living Facilities** -

https://www.va.gov/geriatrics/guide/longtermcare/assisted_living.asp

- **National Association of State Veterans Homes** - <http://www.nasvh.org/index.cfm>

- **Links - Health for Dummies Books** - <http://www.dummies.com/health/>

Part V: Avoiding Elder Fraud: National crime statistics show that people over 60 are twice as likely to be victims of fraud. Primary reasons: Concentrated Assets; Long Life, limited funds; Isolation; and Physical and Emotional Vulnerability. I will only highlight key aspects and links for your consideration but understand you and your spouse/partner are clear a high value target. I would again encourage you to engage an elder care attorney to help, especially on many financial decisions. As you assign tasks to your family and friends you might want to designate someone to help you identify potential fraud and use them to check any expenditures or decisions. Also understand when you or your partner suffers major cognitive decline, they are much more vulnerable. They also will be sensitive to others “interfering” with their right to decide.

□ **Key Threats:** Con Artists, Telemarketing, Door to Door, Family Villains, Neighbors and So-Called Friends

□ **Types of Elder Fraud:** There are lots of internet site articles on this. I’ve provided a few but recommend you do your own research if you have concerns that someone is attempting fraud.

○ **Home Repair/Improvement/Maintenance:** We discussed outside service providers to help with ways to live in your own home. It also opens you up to fraud in this. Some sites that can help you with this challenge:

- **Consumer Reports - How to avoid home improvement scams -**

<https://www.consumerreports.org/cro/magazine/2015/05/avoid-home-improvement-scams/index.htm>

- **Home Advisor – Five Home Improvement Scams and How to Avoid them -**

<http://www.homeadvisor.com/article.show.Five-Home-Improvement-Scams-and-How-to-Avoid-Them.16388.html>

- **Elder Care – Home Improvement Scams: Tools to Reduce Your Risk -**

<https://www.n4a.org/Files/N4a-HI-Scams-brochure-access.pdf>

○ **Financial Planning and Estate Planning:** Given the complexity of this area I highly recommend you engage trusted legal and financial planner assistance. **Today Show Website – Don’t get Scammed: Ways to avoid financial abuse -** <https://www.today.com/money/dont-get-scammed-ways-avoid-financial-abuse-1B6089874>. It includes other links you can use.

○ **Refinancing/Home Equity Loans/Reverse Mortgages:** Several deceptive practices: “Loan Flipping”; Equity Stripping; False Figures; and Hidden charges.

- **Mortgage and Fraud Prevention -** <https://myhome.freddiemac.com/getting-help/avoiding-fraud>

○ **Quick Investments:** There is no free lunch but those you should be concerned with include: Private Placements; Treasury Bills; High-Yield Investment Programs (HYIPs); Forex and Commodities Trading; Viaticals Fraud and Guaranteed Investment Scams.

○ **Sweepstakes and Contests:** These are huge gambles for winning. Many scams call and say you have already won; you will get something free if you...; you won a “bonus” prize and so on.

Again, nothing is free. A couple of sites which you can use to report potential scams and protect you from unsolicited calls:

- **Federal Trade Commission** - <https://www.consumer.ftc.gov/>
- **Federal Trade Commission – National Do Not Call Registry** - <https://www.donotcall.gov/>

- **“Recovery” Schemes:** This scheme is attempts to call and say they can help you recover money from a previous scam. “Fool me once shame on you, fool me twice shame you me.”
- **Exploitive Control Over Finances and Decision Making (Family/Friends):** This is probably the most emotionally trying scam. Therefore, you need to “choose wisely” when you bring family members and friends into making decisions for who helps in the management of your assets. **Second Caution for Family Members:** There is also a challenge for those family members you choose especially if you have cognitive decline. Many examples where parents “think” their kids are trying to steal from them. Therefore, if you are the one helping keep good records and I’d advise you keep your other siblings involved and ideally you have this managed by a professional.
- **Internet/Email Scams:** We are all vulnerable to these scams and threats. Examples include Scam emails, Phishing, and Malicious software. Besides having and keeping updated security software and password protect all your key information you need to also consider your wireless platforms, router, printers are also vulnerable. Some sites that can assist and to report threats.
 - **US-cert.gov - Recognizing and Avoiding Email Scams** - https://www.us-cert.gov/sites/default/files/publications/emailscams_0905.pdf
 - **FBI Internet Crime Complaint Center (IC3)** - <https://www.ic3.gov/default.aspx>
 - **FBI – Scams and Safety on the Internet** - <https://www.fbi.gov/scams-and-safety/on-the-internet>
- **Package Holidays/Charities/Health and Comfort Products/Work at Home Kits:**
 - **Better Business Bureau - Give.Org** - <http://give.org/> You can check status of charities at this site.

□ **Other Scam Protection Sites:**

- **Fraud.Org** - <https://fraud.org/>
- **US Securities and Exchange Commission** - <https://www.sec.gov/>
- **National Consumer Law Center** - <https://www.nclc.org/>
- **Better Business Bureau** - <https://www.bbb.org/en/us/>

Part VI: End of Life Decisions and Considerations: All end-of-life choices and medical decisions have complex psychosocial components, ramifications, and consequences that have a significant impact on suffering and the quality of living and dying. However, the medical end-of-life decisions are often the most challenging for terminally ill people and those who care about

them. Each of these decisions should ideally be considered in terms of the relief of suffering and the values and beliefs of the dying individual and his or her family. In addition, any system of medical care has its own primary values that may or may not coincide with the values of the person. Many but not all issues facing you or your family at near end-of-life can be covered by the advanced planning and your advance directives. However, there is a significant emotional and often cultural/belief system issues as well. Ideally you will have discussed these issues with your loved ones and your doctors prior to reaching this stage and especially before you become incapacitated. Below are topics that you should consider again in advance of you reaching this final phase in your life.

- [Advance Directives](#)
- [Rationing of Care and Futile Treatment](#)
- [Autonomous Decision Making](#)
- [Physician's Role and Responsibilities to Resolve the Issue](#)
- [Costs Involved in End-of-Life Care](#)
- [Religious Considerations](#)
- [Cultural Issues](#)
- [5 Myths about End-of-Life Issues](#)
 - **Myth:** More care is always better.
 - **Truth:** Not necessarily. Sometimes more care prolongs the dying process without respect for quality of life or comfort. It's important to know what interventions are truly important. It's often impossible to know that in advance. That's where the advice of a health care team is invaluable.
 - **Myth:** Refusing life support invalidates your life insurance because you are committing suicide.
 - **Truth:** Refusing life support does not mean that you are committing suicide. Instead, the underlying medical problem is considered to be the cause of death.
 - **Myth:** If medical treatment is started, it cannot be stopped.
 - **Truth:** Not starting a medical treatment and stopping a treatment are the same in the eyes of the law. So, you or your health care agent can approve a treatment for a trial period that you think may be helpful, without any fear that you can't change your mind later. However, be aware that stopping treatment can be more emotionally difficult than not starting it in the first place.
 - **Myth:** If you refuse life-extending treatments, you're refusing all treatments.
 - **Truth:** No matter what treatments you refuse, you should still expect to receive any other care you need or want — especially the pain and symptom management sometimes called intensive comfort care.
 - **Myth:** Stopping or refusing artificial nutrition and hydration causes pain for someone who is dying.
 - **Truth:** Unlike keeping food or water from a healthy person, for someone who is dying, declining artificial nutrition or intravenous hydration does not usually cause any discomfort. In fact, many

patients are able to avoid symptoms like nausea and bloating, and it may even lead to a feeling of mild euphoria in some.

For more information on advance directives, living wills and other strategies for communication health care preference, check out [Advance Care Planning](#), a Special Health Report from Harvard Medical School.

□ **Links**

○ **National Institutes of Health - Overview of end-of-life issues in the intensive care unit** - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3249847/>

○ **National Institutes of Health - Ethical Issues Surrounding End-of-Life Care: A Narrative Review** - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4934577/>

○ **AARP - Finding Help in a Crisis Downsizing** <http://www.aarp.org/work/retirement-planning/info-08-2011/retirement-downsizing.html>

○ **National Institute on Aging – End of Life Considerations:** <https://www.nia.nih.gov/health/end-of-life>

□ **A Book you might want to consider that discusses current health care for aging. I've included Summary of his concepts below. "Being Mortal" -**

<https://www.amazon.com/Being-Mortal-Illness-Medicine-Matters/dp/1250081246>

○ **Nursing homes** neither have been created for assisting elderly persons to reduce their level of dependency on another person nor to provide better options than the poorhouses. **The purpose for creating nursing homes is clearing hospital beds.**

○ **Assisted living** therefore has risen from the requirement to provide **alternative solution to nursing homes**, which can make patients more independent and have a better grip over their own lives.

○ **Most people, in the later years of their own lives want something more than survival** and that is where nursing homes, medical institutions and assisted living fail.

○ **People must question what makes life worth living** at the time when they get old, are frail, ill and have to depend on another person for their daily care.

○ **People who discuss about the end of the life can assuage the perplexity and the burden** felt by them, members of their family and even their doctors in the instances their death is certain, and it can lead to a betterment of the quality of their life.

○ **In the face of death, people are needed to decide how far they wish to go** when it comes to the treatment for extending their life, which ultimately would compromise the quality of their life.

○ **Assisted living and the nursing homes** are often inclined more towards benefitting the children of patients more than the patients themselves. Their children are generally decision makers at life's end of their parents.

○ **Autonomy is an important human need** which is generally forgotten or avoided when people are nearing their death.

- **Hospice care is not intended towards surrendering to the death.** Instead, it is a manner for the patients to improve the quality of their life.
- **Doctors generally struggle while speaking with their patients** regarding the truth of the status of their health as well as the probable results of the treatment.
- **Doctors in particular and society in general have opportunities to change the perception towards aging, illness, and death.** By changing the perception, there can be a transformation of the cultures, institutions and conversations that will ultimately result in improvement of the lives of people at the end.

Phase V

Passing and Funeral/Memorial “Battle Drill” Action Checklist

This checklist is for the use of surviving spouses/partners/family as they attend to actions needed after the death of their service family member. Since this is a very emotional period the checklist broken down into Battle Drill type actions based on key events. There are some you need to do immediately after passing and during the funeral/memorial. There are other major tasks that will need to be accomplished as well but we will discuss those in *Phase IV - Follow on Actions - Six Months Action Checklist*. There are two checklists. First is a short outline checklist and second is a more detailed list with discussion points. You will also find in the detail checklist embedded PDF/Word checklists with links created by other sites.

Do not consider this list as all-inclusive.

Warning: Identity theft has now deteriorated to the point where one's identity is being stolen even after death! Do not include details such as birthdates or addresses in obituaries or other death notices. Have a friend or house sitter watch your home, especially during the funerals as burglars often scan local obituary columns, and then burglarize homes during the funeral.

To Do Immediately

- Contact Immediate Family (Ask someone to help)**
- Consider Soliciting Help with your Grief for you and your Family.**
- Contact and Meet with Funeral Director and Chaplain**
- Get Legal Pronouncement of Death**
- Organ Donations/Body Bequeathal Instructions**
- Arrange for Transportation of the body**
- Notify Personal Doctor or County Coroner**
- Request Death Certificates**
- Handle Care of Dependents and Pets**
- Notify Close Friends and Extended Family**
- Notify Person's Employer/Worker (if still working)**
- Gather Documents**
 - **Personal Information.**
 - **Certified copy of death certificate – 10-15 Copies**
 - **Your spouse's military discharge papers and/or retirement orders (DD-214, retirement certificate)**
 - **If the spouse was currently employed, copies of the most recent W-2 forms or self-employment tax return showing earnings in the year of his or her death.**
 - **Your spouse's employer's name and address**
 - **Last Annual Military Retired Pay Statement.**
 - **Your spouse's VA file number if he or she was receiving Veterans Administration benefits**
 - **Social Security numbers for you and any dependent children**

- Your marriage certificate or your divorce papers if you are applying as a divorced spouse.
- Any related insurance policy numbers
- The will of the deceased.
- **Notify Lawyer, Trust Administrator, or the Executor of the Estate**
- **Notify Official Agencies:**
 - **Defense Finance and Accounting Service (DFAS)**
 - **Social Security Administration – Survivors Benefits**
- **Decide on Burial or Cremation**
 - **Burial Decisions**
 - **Immediate/After Services**
 - **Embalm/Do not Embalm.**
 - **In-ground/Aboveground**
 - **Burial Organization Contact Information**
 - **Burial Location and Contact Information**
 - **Cremation Decisions**
 - **Immediate/After Services**
 - **Embalm/Do not Embalm.**
 - **Niche in Columbarium/In-ground/Scattered/To Individual**
 - **Cremation Organization Contact Information**
 - **Final Location and Contact Information**
 - **Casket or Urn:**
 - **Material (Wood/Metal/Other)**
 - **Model or Design**
 - **Exterior Finish**
 - **Interior Finish**
 - **Cost Range (Economical/Moderate/Luxury)**
- **Decide on Type of Service(s)**
 - **Costs**
 - **Location/Setting**
 - **Attendees**

To Do Before the Funeral/Memorial Service

- Meet with the Director Handling the funeral or memorial.
- Consider whether you need or want financial assistance.
- Enlist help for the funeral.
- Arrange for Headstone, Markers and Medallions
- Organize Post-Funeral gathering
- Spread the word about the Service.
 - Family and Friends
 - USMA and USMA Classmates
 - Publish Obituary/Death Notice
 - Announce Charitable Donation
- Make list of Well-Wishers.
- Prepare Obituary
- Prepare Service Program
- Share Ethical Will (if there is one)
- Decide on Viewing/Visitation or Wake
- Coordinate for:
 - Officiant
 - Eulogizers
 - Prayers& Readings
 - Songs & Music
 - Pallbearers
 - Flowers/Pictures and other decorations (all services)
- For Military Funeral and Graveside Service:
 - Obtain Burial Flag
 - Coordinate (Depending on available personnel and resources)
 - Officer in Charge/NCOIC
 - Military Clergy
 - Playing of Taps
 - Flag Folding and Presentation
 - Rifled Detail
 - Color Guard
 - Pallbearers
 - Caisson
 - Military Fly Over

Conducting the Viewing/Wake/Funeral/Memorial Services

- Viewing/Wake**
 - Visiting Hours
 - Guest Book
 - Meet and Greet Guests
 - Refreshments
 - Thankyou Letters
- Memorial Ceremony**
 - Opening Music
 - Welcome
 - (Military) Post the Colors
 - Reading/Music
 - Meditation/Moment of Silence
 - Final Thoughts/Memorial Prayer
 - Taps
 - Closing Music
 - (Military) Retirement of the Colors
- Religious/Chapel Funeral**
 - (Military) Entering the Chapel/Church
 - In the Chapel
 - (Military) Leaving the Chapel
 - Funeral Procession
- Graveside Service**
 - Vehicle Procession to the Cemetery
 - Procession to the Gravesite
 - Graveside Committal Service
 - (Military) Firing of Volleys
 - (Military) Playing of Taps
 - (Military) Folding and Presentation of the Flag
 - Worship
 - Family/Friends Comments
- Post-Service Reception**
 - Ask for Help.
 - Decide on Location.
 - Notify People of the Event
 - Decorations/Photos
 - Provide Food and Beverages
 - Religious Considerations

DETAILED CHECKLIST AND INFORMATION LINKS

Note: Information provided below is from multiple internet and book sources. A lot of this information was drawn from discussions in Phase I so I will not repeat links. Additionally, this checklist is really meant to be a quick check to remind you of things that need to be done. Ideally you have already made the key decisions so I will either refer you to Phase I planning information or if not covered there will add links for you in this document. Depending on what type of service you choose and locations they actual funeral may not occur for days, weeks and if Arlington even months. However, I've written this checklist to cover a very short and immediate timeline. If you have more time many of these actions can be stretched out to reduce the stress immediately after your passing.

To Do Immediately

- **Contact Immediate Family (Ask someone to help)** – Ideally in your planning you have someone pre-identified to help your spouse/partner and family members who might be stricken by your passing. If not, they should immediately contact someone to help them work through all the following tasks. You can also get help from Chaplain, Funeral Director and if you are still in the military or your child who is in the military is the one who passed on you will have access to Casualty Assistance Officer.

- **Consider Soliciting Help with your Grief for you and your Family** – Grief is natural emotion response during this period. Although the emphasis of this checklist is on administrative tasks you should consider I would also recommend that you to need to consider what you and your family needs in terms of emotional support. Your family and friends may be suffering from their own levels of grief as well. So, recommend you consider how a good funeral director and minister (or chaplain) team can help to alleviate the stress and make sure these items are accomplished in a timely and professional manner. If you are a spouse of a military retiree but don does not have a church/parish/synagogue connection already established, a military chaplain can be assigned to provide the spiritual component of this team. If a person was on hospice, a hospice chaplain can also provide that service. If the deceased had a long hospital stay, a hospital chaplain is another possible resource. Funeral directors also keep a list of volunteer clergy (often retired clergy) that are available to assist families who may not have other clergy connections. Some resources that might be of assistance:
 - **Mental Health America – Bereavement and Grief: Information for Military Families and Communities** - <http://www.mentalhealthamerica.net/conditions/bereavement-and-grief-information-military-families-and-communities>

- **VA Bereavement Counseling** - https://www.vetcenter.va.gov/Bereavement_Counseling.asp - The Department of Veteran Affairs (VA) offers bereavement counseling to parents, spouses and children of Armed Forces personnel who died in the service of their country. Also eligible are family members of reservists and National Guardsmen who die while on duty.
- **Contact and Meet with Funeral Director and Chaplain** – Both the Funeral Director and Chaplain can be of great assistance with all aspects involved with services and working through the administrative requirements involved with this process.
- **Get Legal Pronouncement of Death:** Immediately after someone dies, several things need to happen. First, a medical professional will need to fill out the Pronouncement of Death form. Then arrangements will have to be made to move the body from its place of death. Finally, a death registration form must be completed and filed with the county in which the person died. And, if the person dies **out of state** (away from their home) or **out of the country** there are additional steps that will need to be taken. Depending on where the death occurs you will need to different actions. The DieSmart - http://diesmart.com/sayinggoodbye/immediately-after-death/#out_of_state gives excellent details on this type of information including death out of state and out of country.
 - **Occurs in Hospital** - Someone at the hospital will complete the Pronouncement of Death form
 - **Occurs at Home** - Someone will have to call 911 and request that a person be sent to the house to complete the Pronouncement of Death form. If hospice was involved, they can complete the form.
 - **Result of an Accident** - Pronouncement of death may be at the scene of the accident or the body may be taken to a hospital or a coroner's office, where the pronouncement will occur.
 - **Occurs in Nursing Home** - Medical professionals there can also complete the form.
- **Organ Donations/Body Bequeathal Instructions:** Ideally you have made this decision in your planning phase and have all the appropriate paperwork prepared. Reference DieSmart Site for a very detailed discussion and guidance on this topic. <http://diesmart.com/sayinggoodbye/body-organ-donation/>. This site also give links to all state's sites for online organ donation.
 - **Organ Donation:** No matter how someone dies, their organs or tissue can probably be donated. There is no cost to your family, nor are they compensated financially for any organ donation. All related hospital costs are paid for by the organization to which you have donated organs, the recipients of the organs, their medical insurance company or

Medicare. If you do not decide whether to donate or not while you are alive, your family can do so after your death. However, it's very easy to sign up to be an organ and tissue donor. Most states have an online registry to manage participation in the programs. If you live in a state that has such a program, just log on to their website and indicate the desire to participate. Another good site is **Organdonor.gov** - <https://www.organdonor.gov/index.html>

- **Body Donation:** Body donation must be arranged by the person prior to death; it is not an option that can be arranged once someone is deceased.

□ **Arrange for Transportation of the Body/Ashes:** Arrangements will need to be made to transport the body to a mortuary, crematory, or the coroner's office *unless* there is going to be a home burial service. However, before the body can be moved anywhere, a medical professional will need to complete a Pronouncement of Death form. The date and time on the form will become the official time of death. If it appears that the death was not from natural causes, the Coroner's office will be contacted to see if an autopsy needs to be done. Ref: DieSmart Site - <http://diesmart.com/sayinggoodbye/immediately-after-death/> If death occurs:

- **Hospital** - The hospital or a family member will call the funeral home and decide for the body to be picked up and transferred to a funeral provider or other designated facility. If the hospital has a morgue, they may transfer the body there while waiting for transportation.
- **Home** - Someone will have to call 911 and request that a person be sent to the house to complete the Pronouncement of Death form. If hospice was involved, they can complete the form. They also can help to arrange transport of the body to funeral home or other designated locations. Some states allow the body to remain at home as long as you meet their health criteria.
- **Result of an Accident** - Pronouncement of death may be at the scene of the accident or the body may be taken to a hospital or a coroner's office, where the pronouncement will occur. Normally by ambulance.
- **Nursing Home** - The nursing staff there will arrange for an immediate pickup of the body since they don't have a morgue in which to store the body. In fact, most nursing homes, as part of their admitting practice, require the identification of a funeral establishment in case of death. Then the nursing home can make arrangements to transfer the body to that funeral home if they can't immediately locate the next of kin.
- **Out of State** – If the deceased died out of state and desires a traditional burial service, their designated agent or a family member will probably need to arrange to transport their body back home. This will require the coordination of a funeral home in each city. Most funeral homes have relationships with world-wide agencies that specialize in shipping bodies

home. If a body is shipped on a common carrier, it must be embalmed prior to shipping or sealed in an airtight casket or transportation container.

- **Out of Country** - If the deceased died outside of the United States, the designated agent or a relative should contact the United States Consulate in the country in which the death occurred and they should be asked for help in making the arrangements for the return of the body or for its disposition in the foreign city. See **Consular Report of Death of a US Citizen Abroad** - <https://travel.state.gov/content/travel/en/international-travel/while-abroad/death-abroad1/consular-report-of-death-of-a-u-s--citizen-abroad.html>.

- **Notify Personal Doctor or County Coroner:** You should notify your personal doctor when death occurs. Notification for the Coroner will normally not be a family responsibility to report but will be done by police, doctors, or some other official agent. There are many reasons that it must be reported and in most cases the body will not be released until formal notification is given by the coroner. Depending on coroner's actions it may take a while to get formal release. Each state and county may have different rules but general guideline for reportable deaths include:

- Any death suspected of being a sudden or violent death, whether suicide or homicide
- Any accidental deaths: Motor vehicle accidents; Anesthetic; Traumatic or other forms of mechanical violence; Burns; Cutting or stabbing; Drowning (actual or suspected); Electric shock; Explosion; Exposure; Firearms; Falls or fractures; Carbon monoxide poisoning; Hanging; Heat exhaustion; Strangulation; Suffocation; Poisoning.
- Any death arising out of employment.
- Any maternal or fetal death arising out of criminal or self-induced abortion.
- Any death due to a sex crime or crime against nature
- Any death due to suspicious or unusual circumstances or unknown circumstances (body found)
- Any death as a result of domestic violence
- Any death where addiction to alcohol or drug use may have been a contributing factor.
- Any death where the decedent is not attended by a physician, or the physician cannot be found.
- Any death of a "dead on arrival" or death within 24 hours of admission to a Health Care Facility
- Any death in state institutions (penal or mental health), wards of the state in private care facilities or programs
- Any death where a cremation of the remains is to take place.
- Reference: CDC Funeral Directors Handbook on Death Registration and Fetal Death Reporting: https://www.cdc.gov/nchs/data/misc/hb_fun.pdf

- **Request Death Certificates:** Legally, a death certificate must be issued when a death occurs and will be necessary as you make funeral arrangements and take care of personal business on behalf of the person who died. Many people find that ten copies of the death certificate are

sufficient for completing necessary paperwork and other tasks. There are three ways you can obtain certified copies of a death certificate:

- The funeral home you're working with can get certified copies on your behalf.
 - You can order certified copies from a third-party company – Guide: Ordering Certified Copies of A Death Certificate Online - <https://www.everplans.com/articles/guide-ordering-certified-copies-of-a-death-certificate-online>
 - You can order the copies yourself from the state in which the person died (See Everplans Site for State Links- <https://www.everplans.com/articles/state-by-state-death-certificate-ordering-information>)
- **Handle Care of Dependents and Pets** – Ideally you have predesigned someone to assist with taking care of dependents and pets as you work through the post death requirements.
- **Notify Close Friends and Extended Family** – In your preparation phase you might want to have an “alert roster” or “group email/Twitter” done to be able to notify all close friends and extended family. It is recommended that you have someone else be designated to assist with this task. Some information you want to include for all notifications:
- **When did the death occur?**
 - **Where did the death occur?**
 - **How did the death occur?**
 - **Had the decedent been sick for a long time?**
 - **How is the family doing?**
 - **Does the family want visitors?**
 - **How can I help: food, lodging, childcare, airport pickup, man the phone, funeral service, reception?**
 - **Will there be a service?**
 - **Will there be visitation or viewing hours?**
 - **When will the funeral be?**
 - **Where will it be?**
 - **Can I send flowers, cards, or a donation? Note that flowers are generally not sent to Jewish synagogues or Catholic churches.**
 - **Where should I send my gift?**
- **Notify Person's Employer/Workers (if still working)** – If your spouse was still working or owned his own business you should notify his boss and employers of the passing. Speak with the employer's Human Resources department directly so they can provide you with any paperwork that needs to be completed. Keep in mind that you may be due money because of your spouse's accrued vacation or sick time. Also, if you or your children were covered through your spouse's employer's medical insurance, ask about options for continuing the coverage if you are interested in doing so. Again, would recommend you have someone assist in this effort

for you. Note: depending on your business benefit plans notification may initiate the paying of certain benefits to your heirs.

- **Gather Documents** – Refer to planning phase on where to access these documents. Ideally you will have a packet prepared in your safe/files with all the key documents.
 - **Personal Information.**
 - **Certified copy of death certificate – 10-15 Copies**
 - **Your spouse’s military discharge papers and/or retirement orders (DD-214, retirement certificate)**
 - **If the spouse was currently employed, copies of the most recent W-2 forms or self-employment tax return showing earnings in the year of his or her death.**
 - **Your spouse’s employer’s name and address**
 - **Last Annual Military Retired Pay Statement.**
 - **Your spouse’s VA file number if he or she was receiving Veterans Administration benefits**
 - **Social Security numbers for you and any dependent children**
 - **Your marriage certificate or your divorce papers if you are applying as a divorced spouse.**
 - **Any related insurance policy numbers**
 - **The Will of the deceased.**

- **Notify Lawyer, Trust Administrator, or the Executor of the Estate** – This notification will initiate the processes involved estate, trust, and probate requirements. Best to get this started early as possible so associated benefits can occur as early as possible.

- **Notify Official Agencies:** These are both key agencies that will initiate the processes necessary for federal benefits. You will need to notify other agencies, but this will be covered in section IV of this manual.
 - **Defense Finance and Accounting Service (DFAS): *This notification will generate the application for arrears in pay and, if applicable, any annuity process.* Use the appropriate notification means listed below: Air Force, Army, Navy, and Marine Corps: telephone DFAS at 800-321-1080 or *DFAS also has an on-line form for grieving families to report the death of a military retiree. The use of this form avoids the aggravation of calling DFAS and then waiting on hold for Customer Service. The on-line DFAS 9221 Notification of Death Fast Form can be completed in minutes and is found at <http://www.dfas.mil/retiredmilitary/survivors/retiree-death.html>***

 - **Social Security Administration – Survivors Benefits** at 800-772-1213 about the death and for possible survivor benefits and death benefits. Hours of operation 0700-1900 Mon-Fri. Online link – <https://www.ssa.gov/survivors> You must notify Social Security Admin of the death and apply for any benefits. Many funeral homes will report the death to SS, but you need to contact SS yourself as soon as possible to check and

apply for benefits. You will need deceased SSN and date of birth. If the deceased was receiving SS payments, the payment for the month of the death must be returned to SS.

- Decide on Burial or Cremation** – Ideally you have made all these decisions in Phase I.

Provided in outline form her as reminder of the need to do these decisions.

- Burial Decisions**

- Immediate/After Services
 - Embalm/Do not Embalm.
 - In-ground/Aboveground
 - Burial Organization Contact Information
 - Burial Location and Contact Information

- Cremation Decisions**

- Immediate/After Services
 - Embalm/Do not Embalm.
 - Niche in Columbarium/In-ground/Scattered/To Individual
 - Cremation Organization Contact Information
 - Final Location and Contact Information

- Casket or Urn:**

- Material (Wood/Metal/Other)
 - Model or Design
 - Exterior Finish
 - Interior Finish
 - Cost Range (Economical/Moderate/Luxury)

- Decide on Type(s) of Service/Events:**

- Costs**
 - Location/Setting**
 - Attendees**

To Do Before the Funeral/Memorial Service

The actual Funeral/Memorial or other services may not occur for weeks or months after your passing. So, these tasks are associated with the actual funeral and may not be urgent. This list is more of an outline checklist as a reminder of things you need to do or consider doing prior to the actual funeral. Although I have added some thoughts not normally covered in the planning phase that might help some. Please refer to Phase I planning for details for more information. Also recommend you visit DieSmart Site for detailed discussion on Funeral planning and execution advice - <http://diesmart.com/sayinggoodbye/make-it-unique/>

- [Enlist help for the funeral.](#)
- [Meet with the Director Handling the funeral or memorial.](#)
- [Consider whether you need or want financial assistance.](#)
- [Arrange for Headstone, Makers and Medallions](#)
- [Organize Post-Funeral gathering](#)
- [Spread the word about the Service:](#) As people are notified, keep a headcount. This will be helpful in determining the size of the facility and the number of refreshments that will be needed.
 - **Family and Friends**
 - **USMA and USMA Classmates** – The following link provides death notification procedures on the Alumni Site: <https://www.westpointaog.org/graddeathnotification>. For individual company and close classmates, I'd recommend you develop a personalized "Alert Roster" for your spouse/partner/family. A group email and/or phone list to call is one technique. Key is your classmates want to know. Also, our class is trying to establish a "widows" program where those spouses who would like to remain in contact can.
 - **Publish Obituary/Death Notice**
 - **Announce Charitable Donation**
- [Make list of Well-Wishers.](#)
- [Prepare Obituary](#)
- [Prepare Service Program](#)

- [Share Ethical Will \(if there is one\)](#)

- [Decide on Viewing/Visitation or Wake](#)

- [Coordinate for:](#)
 - **Officiant**
 - **Eulogizers**
 - **Prayers& Readings**
 - **Songs & Music**
 - **Pallbearers**
 - **Flowers/Pictures and other decorations (all services)**

- [For Military Funeral and Graveside Service: - Link to Reference Manuals.](#)
 - **Obtain Burial Flag**
 - **Coordinate (Depending on available personnel and resources)**
 - **Officer in Charge/NCOIC**
 - **Military Clergy**
 - **Playing of Taps**
 - **Flag Folding and Presentation**
 - **Rifled Detail**
 - **Color Guard**
 - **Pallbearers**
 - **Caisson**
 - **Military Fly Over**

Conducting the Viewing/Wake/Funeral/Memorial Services

Again, this is more of a checklist approach. Much of the detail was covered in the planning section. I have highlighted some additions that may not have been covered in Phase I and is geared more to the execution than planning. Reference attachments on end for military regulations manual associated with funerals and services. These manuals outline the details involved with executing the military components of the different services. So, I didn't repeat them in the checklist comments.

□ **Viewing/Wake:** If a traditional funeral service is planned, it is common practice to set up visitation hours. A formal visitation provides a time and place for friends and relatives to offer their expressions of sorrow and sympathy as well as to provide the closure they need. A visitation does not have to include a religious ceremony. If the decedent and/or family does not have a strong religious affiliation, consider using the services of a Certified Funeral Celebrant. If there is an open casket during visitation hours, some visitors may approach the casket and spend a few moments in silent prayer. It is not necessary for a family member to accompany the caller.

- **Visiting Hours:** You will need to communicate visiting hours in one of your communication announcements.
- **Guest Book:** The mortuary or a family member should stand by the guest register book and make sure visitors sign it.
- **Meet and Greet Guests:** It is customary for at least one member of the family to be present during these visitations. Usually a member of the family serves as a greeter and acknowledges the presence of the visitors. When greeting each visitor, the family member can say a simple "Thank you for coming. It means a lot to our family to have friends like you." If the visitor sent flowers, you would want to thank them. You may want more than one family member present since seeing old friends and talking about death is a difficult emotional time.
- **Refreshments:** It is normal to provide some level of refreshments. There is no need for a full meal.
- **Thank you, Letters/Notes:** The family may choose to use these cards or to send personal notes of thanks. Whichever type is sent, the notes should be brief, sincere, personal, and specific.

□ **Memorial Ceremony**

- **Opening Music**
- **Welcome**
- **(Military) Post the Colors– [Link to Reference Manuals.](#)**
- **Reading/Music**
- **Meditation/Moment of Silence**
- **Final Thoughts/Memorial Prayer**

- Taps
- Closing Music
- **(Military) Retirement of the Colors** – [Link to Reference Manuals](#).
- Etiquette

[Religious/Chapel Funeral](#) - [Link to Reference Manuals](#).

- **Prior to the Service** - The funeral director can advise when the family should arrive at the mortuary or religious institution before the start of the service. It is not unusual for the funeral director to send a car for the family, but there is no reason the family should not provide its own transportation if they prefer. If the service is to be conducted in a funeral establishment, the family will be taken directly from the car to the family room. Here, they can have a degree of privacy, time to compose themselves, talk briefly with their spiritual counselor and settle any last-minute details.
- **Entering the Chapel/Church** - Usually the first few rows are reserved for family and very close friends.
- **In the Chapel** – Traditional programs include Seating of the family, Readings, Songs, Eulogy, Remarks by Family and Friends and Benediction. During the service today's funeral services are usually brief, lasting not much more than 20 – 30 minutes. The relative brevity of the service places less emotional strain on the family, compared with the lengthy services so common several decades ago.
- **(Military) Leaving the Chapel**– [Link to Reference Manuals](#).
- **Funeral Procession**

[Graveside Service](#) - [Link to Reference Manuals](#).

- **Vehicle Procession to the Cemetery**
- **Procession to the Gravesite** - [Link to Reference Manuals](#).
- **Graveside Committal Service** - The graveside service is normally brief. Once the commitment ritual has been completed and the casket lowered to ground level, it is customary for the family to leave the grave site. After the family has departed, the casket is usually placed in a vault or other outside receptacle, interred and the flowers placed on the grave.
- **(Military) Firing of Volleys**– [Link to Reference Manuals](#).
- **(Military) Playing of Taps**– [Link to Reference Manuals](#).
- **(Military) Folding and Presentation of the Flag**– [Link to Reference Manuals](#).
- **Worship** - [Link to Reference Manuals](#).
- **Family/Friends Comments**

[Post-Service Reception](#)

- Ask for Help.
- Decide on Location.

- Notify People of the Event**
- Decorations/Photos**
- Provide Food and Beverages**
- Religious Considerations**

After Service Etiquette - For several days after the service, the family is entitled to rest and take time to attend to the innumerable details that require their attention. Some families will appreciate having friends' telephone or stop by to visit. In some religions, this is expected. Others will prefer complete rest and quiet. Families in this second category are entitled to a consideration. Phone calls may be terminated after a minute or so with a hasty, "Oh, there's the doorbell again. I must run! thanks so much for calling."

Thank You Notes/Letters: This does not need to occur immediately after the funeral but should be in a few weeks following the Funeral/Service. I will provide more on this in Phase IV discussion. A very good discussion on this requirement can be found at DieSmart Site - <http://diesmart.com/sayinggoodbye/funeral-etiquette/#thanks>

References: These manuals cover military funerals, religious support to funerals and regulations on honors.

- **FM 3-21 C1 Chp 14 – Funerals:**

https://media.defense.gov/2018/Sep/18/2002041776/-1/-1/1/USFL_RES-FM_3-21.5.PDF



ExtractFM3-21.5C1ch
14 Funerals.pdf

- **ATP 1-05.02 – Religious Support to Funerals and Memorial Events Nov 2018:**

https://armypubs.army.mil/epubs/DR_pubs/DR_a/pdf/web/ARN14071_ATP%201-05x02%20FINAL%20WEB%201.pdf



Religious Support to
Funerals and Memori:

- **AR 600-25 Salutes, Honors and Courtesy Sep 2018:**

https://armypubs.army.mil/epubs/DR_pubs/DR_a/pdf/web/ARN20654_R600_25_Admin_FINAL.pdf



AR 600-25 Salutes,
Honors, and Visits of C

Phase VI

Follow on Actions - Six Months Check List and Considerations

After the death of your spouse, you will have to handle many details. If you and your spouse have shared the responsibilities of handling family finances, you will be much better able to cope with the many details. This checklist is designed to spread out all the actions your spouse/partner/family may need to do upon your passing thus not putting stress early in the process. To assist we have tried to spread out the tasks into six months period. Note there will be some duplicity with Phase V tasks.

Do not consider this list as all-inclusive.

Beware of con artists who prey on those who have lost a loved one recently. Even well-meaning friends and relatives may lead you astray with advice on investing insurance or pension proceeds. It's best to consult with your lawyer, financial advisor or park insurance and other cash settlements in a safe deposit account until you can think clearly and obtain qualified, unbiased investment advice.

Week One

During the first week after the death of your spouse, concern yourself mainly with funeral details and family and friends. So, request help in doing these first week tasks. Additionally, Phase III lists more tasks for these first few weeks, and I did not copy all tasks to this list.

Watch your immediate family for signs of depression or unusual behavior and consider getting professional help if needed. Grief is natural emotion response during this period. Although the emphasis of this checklist is on administrative tasks you should consider I would also recommend that you to need to consider what you and your family needs in terms of emotional support. Your family and friends may be suffering from their own levels of grief as well. So, recommend you consider how a good funeral director and minister (or chaplain) team can help to alleviate the stress and make sure these items are accomplished in a timely and professional manner. If you are a spouse of a military retiree but don does not have a church/parish/synagogue connection already established, a military chaplain can be assigned to provide the spiritual component of this team. If a person was on hospice, a hospice chaplain can also provide that service. If the deceased had a long hospital stay, a hospital chaplain is another possible resource. Funeral directors also keep a list of volunteer clergy (often retired clergy) that are available to assist families who may not have other clergy connections. Some resources that might be of assistance:

- **Mental Health America – Bereavement and Grief: Information for Military Families and Communities** - <http://www.mentalhealthamerica.net/conditions/bereavement-and-grief-information-military-families-and-communities>
- **Coping with Grief:** <https://www.aarp.org/caregiving/basics/info-2017/grieving-death-bereavement.html>
- **VA Bereavement Counseling** - https://www.vetcenter.va.gov/Bereavement_Counseling.asp - The Department of Veteran Affairs (VA) offers bereavement counseling to parents, spouses, and children of Armed Forces.
- **Broken Heart Syndrome (Takotsubo Cardiomyopathy):** https://en.wikipedia.org/wiki/Takotsubo_cardiomyopathy
- **Article – The Effect of Widowhood on Mortality by the Causes of Death of Both Spouses** - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2636447/>



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Documents and Actions:

- **Gather and organize all legal and financial documents:**
 - Estate planning documents, such as Wills and Trusts
 - Locate the deceased's letter of instruction if any.
 - Bank accounts owned by the deceased, individually or jointly.
 - Investment or Brokerage accounts owned by deceased, individually or jointly.
 - Mutual funds owned by the deceased, individually or jointly.
 - Annuities and/or Life Insurance policies owned by the deceased.
 - Certificates of Deposit in the deceased's name, individually or jointly
 - Stock Certificates registered in deceased's name, individually or jointly.
 - Any promissory notes under which deceased was entitled to receive payment.
 - Titles to motor vehicles and/or mobile homes that are listed in deceased's name.
 - Deeds to real property, vacation homes, time shares, etc. in deceased's name
 - Any appraisals of jewelry, artwork, coin collections or other valuable personal property owned by the deceased.
 - Driver's license,
 - Social security card,
 - Passport,
 - Birth certificate,
 - Divorce decree, legal separation agreements, marriage license,
 - Citizenship
 - Retirement documents
 - **Military Documents (DD214/Medals/OMPF/Medical Records):** The most important document that will be required for military benefits is your DD214. The **DD Form 214, Certificate of**

Release or Discharge from Active Duty, generally referred to as a "DD 214", is a document of the [United States Department of Defense](#), issued upon a military service member's retirement, separation, or [discharge](#) from active duty in the Armed Forces of the United States. If you are missing this or other important military documents the National Archives site <https://www.archives.gov/veterans/military-service-records> outlines how to obtain these documents. This link provides you a good discussion guide on DD214 <https://vva.org/wp-content/uploads/2016/03/Guide-to-DD214-VVA-Membership-Eligibility.pdf>

- After locating original Last Will and Testament and/or Trust and take the time to read it. Consult with a Florida attorney to determine what actions must be taken. Check for an established Trust document. Locate the deceased's letter of instruction, if any.
- File the original Will with the Clerk of the Circuit Court in the County of his/her domicile (legal residence). For example, Florida requires this to be done within 10 days.
- Request a minimum of ten (10) death certificates from the funeral home. Most life insurance policies, investment and bank accounts, and related assets require an original death certificate with the claim form. You can also visit the U.S. Vital Statistics website, which provides a listing for every state's Department of Vital Statistics. It's located here: <http://www.cdc.gov/nchs/howto/w2w/w2welcom.html>

Government Institution Requests/Notifications:

Request Death Certificates

- Defense Finance and Accounting Service (DFAS):** *This notification will generate the application for arrears in pay and, if applicable, any annuity process.* Use the appropriate notification means listed below: Air Force, Army, Navy, and Marine Corps: telephone DFAS at 800-321-1080 or *DFAS also has an on-line form for grieving families to report the death of a military retiree. The use of this form avoids the aggravation of calling DFAS and then waiting on hold for Customer Service. The on-line DFAS 9221 Notification of Death Fast Form can be completed in minutes and is found at* <http://www.dfas.mil/retiredmilitary/survivors/retiree-death.html>. This will also start the process to generate those under Survival Benefit Plans. After notification of Military Retiree's death SBP application form will be mailed to you.

- Social Security Administration – Survivors Benefits** at 800-772-1213 about the death and for possible survivor benefits and death benefits. Hours of operation 0700-1900 Mon-Fri. Online link – <https://www.ssa.gov/survivors> You must notify Social Security Admin of the death and apply for any benefits. Many funeral homes will report the death to SS, but you need to contact SS yourself as soon as possible to check and apply for benefits. You will need deceased SSN and date of

birth. If the deceased was receiving SS payments, the payment for the month of the death must be returned to SS.

Financial Institutions and Benefits Related Tasks:

- Start a notebook**, maintaining a detailed list of all expenses relating to the final care and/or death of the deceased. You will probably be able to obtain reimbursement for these expenses from the deceased's estate or trust, and some of these expenses will be deductible to the deceased's estate for estate tax or income tax purposes. In the same notebook, start maintaining a log of the date and amount of time you spend carrying out your duties as an executor, personal representative and/or trustee, as you may be entitled to compensation reimbursing you for the time you expend in carrying out these duties. Check with the deceased's banks to see if they have any safe deposit boxes. (Note: it would be better if your spouse knew if you have a safe deposit box vice having them must go find out).
- Contact the deceased's financial planner**, CPA, and estate planning attorney. They each need to be informed about the deceased's passing, and each will have a role in helping you to do everything necessary to wind up the deceased's final affairs. The attorney will prepare any documents necessary to confirm the authority of the successor Trustee of the Trust, if any. This will give the Trustee access to assets within the trust to cover costs of the funeral and/or other related expenses.
- Turn off any bills** set for "auto-pay" from the deceased's checking account.
- Ideally you prepared for this requirement as part of your Phase I planning. Either way recommend you **have sufficient cash on hand**. One of the biggest concerns immediately following a death in the family is making sure the survivors have enough cash to meet their current expenses as well as funeral costs. You may want to take part of your life insurance proceeds or other death benefits and increase your cash reserves. Try to have at least six months' worth of living expenses covered in a money market or other very accessible account. This will help ensure that you are not too rushed into making other major financial decisions right away.

Insurance Related Tasks:

- Contact all applicable insurance companies** (auto, life, health). You will need the following information for each insurance policy: the policy number and/or social security number of the deceased, the full name of the deceased, the date and cause of death, a certified copy of the death certificate.
- If you know that the deceased actively traded stocks online or through a financial advisor, be sure to **notify the appropriate brokerage company** of the death so they can cancel any outstanding limit orders. Please be patient if they are unwilling to discuss the account with you or follow your instructions until they have received a copy of the death certificate. Another option is having a financial power of attorney for all your accounts available for your spouse.

- Stop home delivery** of newspapers if he/she was living alone.

Week Two

Note you can do these tasks the first week as well especially if you have assistance.

Government Institution Requests/Notifications:

Military Related Tasks:

- Notify **DEERs** – https://milconnect.dmdc.osd.mil/milconnect/public/faq/DEERS-Updating_and_Correcting_DEERS_Data
- Complete - Military Survivors Benefit Plan Application** – Depending on when you notified DFAS you will get an application in the mail to complete. Check every week until you get it.
- Notify Express Scripts** - If you use Express Scripts for your medicine prescriptions, upon passing your spouse or family member will need to notify express scripts. There is no webpage notification, so you have to call 877-363-1303 then press “0” and ask for “Representative”. You will need: Name, Birthdate, Zip, Date of Death. They will put the account on hold but will not delete the account for about 5 years (tax laws).
- Army Emergency Relief Benefits** – Depending on your needs you may qualify for AER assistance. You can contact them at - <https://www.aerhq.org/>
- Notify TRICARE** – Although there is no official action that is required it is a good idea to notify them and QA -your continued coverage. Express Scripts is the only portion that requires official notification. TRICARE number in CONUS – 877-363-1303 and website - <https://www.express-scripts.com/TRICARE/contact/contactus.shtml>
- If applicable apply for VA – Survivor Assistance** - <https://www.va.gov/survivors/> or email officeofSurvivors@va.gov.

Social Security Related Tasks:

- IF you haven’t **Contact Social Security to check on survivor benefits**. You will need the following information: A certified copy of the death certificate, Social Security Number of the deceased, Social Security Number of spouse/dependents, birth certificates for spouse and dependent children, approximate earnings of the deceased in past year/last employer.

- If monthly benefits were being paid from Social Security via direct deposit, notify the bank or other financial institution of the beneficiary's death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.
- If benefits were being paid by check, DO NOT cash or deposit any checks received for the month in which the beneficiary died or thereafter. Return any such checks to Social Security as soon as possible.
- A one-time payment of \$255 is payable to the surviving spouse if he or she was living with the beneficiary at the time of death, OR if living apart, was eligible for Social Security benefits on the beneficiary's earnings.
- record for the month of death. If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the beneficiary's earnings record in the month of death.

Civil Service-Related Tasks: Contact Civil Service Office of Personnel Management if the deceased was an active or retired employee of the Civil Service.

Financial Institutions and Benefits Related Tasks:

- Notify Mortgage Company and banks.
- If you have access to the deceased's bank accounts, stop automatic payments coming out of the deceased's bank account to pay for non-essentials, if any. Similarly, if you have access to the deceased's credit cards, stop automatic payments being charged to the credit card, if any.
- If the deceased was over 70-1/2 years of age and had an IRA account, and if the death occurred close to the end of the year, quickly verify with his/her financial advisor that he/she has taken the Required Minimum Distribution (RMD) for the year of death. There is a 50% tax penalty for not taking this mandatory distribution prior to the end of each calendar year. Open a checking account in your name if you don't already have one. (Would recommend you have joint accounts when possible that way your spouse can have immediate access).
- Gather all of the deceased's bills and expenses that are coming due, bank and brokerage statements, and last year's tax return. Determine if any bills must be paid immediately. Contact creditors who are demanding immediate payment and notify such creditors of the death.
- Locate and organize notes regarding assets and liabilities, such as promissory notes, loans, business interests, patents, and royalties.
- Check with banks and credit card companies to see if there was additional life insurance connected with the deceased's loans and accounts. (E.g., mortgage insurance on the deceased's home).

- Notify all credit card companies of the death of the deceased.
- Cancel any credit cards on which the deceased was the only signer.
- Obtain bills for last illness from hospital, hospice, and other medical providers.
- Contact all of the financial institutions that hold any assets of the deceased. Tell them you need the date of death values on each asset in each account. Ask them to send you a copy of this information. Note the name, phone number, and address of the individual assisting you.
- Notify any other organization paying retirement, pension, or paying a monthly annuity of the death. Verify whether the survivor is entitled to continue receiving the payments subsequent to the decedent's death, and whether they are full or partial payments.
- Contact the holder of home/real estate loans for possible mortgage insurance coverage. Notify all creditors of the deceased's estate of the death. Check on credit life insurance.
- Review financial paperwork for other details (check stubs, canceled checks, stocks and bonds, real estate, safe deposit boxes, etc.) Caution: Do not open any safe deposit boxes without first consulting with an attorney.
- Contact any fraternal organizations, unions, or associations the deceased may have been a member of for assistance and to determine benefits.
- Similarly, if you were the joint tenant or beneficiary of any other accounts or assets in which the deceased had an interest, action should be taken to re-title the asset in your name alone, in your Trust, if any, or to name new beneficiaries.

Insurance Related Tasks:

- Contact the insurance agent or agency handling each life insurance policy and request death benefit claim forms. If the deceased had a financial planner, they would often do this for you. Note that most insurers will usually cut a check relatively quickly following the death of a loved one.
- NOTE: *Do not feel compelled to invest insurance proceeds immediately. Most insurance companies will let you keep the proceeds from a life insurance policy in an interest-bearing cash account until you have a plan for investing it. If you know the deceased had a life insurance policy but you cannot find it, contact the American Council of Life Insurers (www.acli.com), which offers guidance in tracing missing policies.*
- Notify all other insurance carriers i.e., health, long term care, umbrella, disability, accidental death, travel, vehicle, homeowners, or renter's insurance.

- Put together a list of all the beneficiaries of the insurance policies with their age, relationship to deceased and their current address and phone number.
- Contact the deceased's current and previous employer(s) to find out whether there are any retirement plans or group life insurance policies or other survivor benefits available to the survivor(s) and request the necessary claim forms.

NOTE: Many companies make every attempt to help the families of their employees after a death. They may cut you a check right away for wages owed, vacation pay, sick pay, and life insurance benefits. If the death was the result of an accident on company time, there may also be accidental death and dismemberment benefits.

NOTE: Also notify the state Worker's Compensation Department if the deceased is receiving benefits.

Property Related Tasks:

- Locate and secure any items mentioned in a governing document, Will or Trust or documents of title.
- Consider contacting the "abandoned property" division of any state in which the deceased has lived to see if there were any assets that have escheated to the state. To find the links to the appropriate agency in other states, see: <http://www.unclaimed.org>.
- If you are the Executor/Executrix of the Estate** -An executor can be a spouse, adult child, a legally appointed friend or relative, or a trust company named by the decedent in their will or trust (*decedent* means the person who has died). The executor's job is made so much harder if information hasn't been pulled together nor decisions made in advance.
 - **American Academy – After The Funeral Executors Checklist:** <https://www.aeapa.com/2016/04/funeral-executors-checklist/>
 - **Everplans – Executor Checklist:** <https://www.everplans.com/sites/default/files/Executor-Checklist.pdf>
- If appropriate, see your attorney for an explanation of the term of your spouse's Will and to file the will with the probate court. The attorney can explain probate proceedings and taxes needed to be paid. If selecting a new attorney compare fees for handling the estate.

Week Three

Government Institution Requests/Notifications:

- Complete any remaining from Weeks 1-2.

- Military ID cards** must be renewed – Contact **Defense Manpower Data Center (DMDC)** – ID Cards - https://www.dmdc.osd.mil/appj/dwp/id_cards.jsp or go to your local military post ID section.
- Contact the Post Office** (listed in the telephone directory as United States Postal Service) with forwarding information, if necessary. Stop all deliveries of unneeded newspapers, home care services (such as meal delivery or nursing services), and cancel any appointments for doctors, dentists, etc.
- Notify Office of Financial Recovery**, Notification is required for any possible “Estate Recovery” which might be due if the deceased (or deceased’s spouse) had certain Long-Term Care medical services paid by Medicaid or your State.
- State Agencies requiring Notification.** Each state has different death notification requirements. Your funeral director should know the process for your state.

Financial Institutions and Benefits Related Tasks:

- Complete any remaining from Weeks 1-2.
- If a large insurance settlement benefit is expected, consider getting investment advice from a “fee-only” financial planner who does not sell investment products on commission.

Insurance Related Tasks:

- Complete any remaining from Weeks 1-2.
- If you haven’t Notify/Stop Insurance Policies**
 - Life insurance (including premium payment records)
 - Accidental life insurance or Veterans’ insurance
 - Employers or pension insurance o Funeral insurance (or other death-related benefit plans)
 - Mortgage and/or credit insurance
 - Credit card insurance (for balances)
 - Health insurance (including Medicare or Medicaid, “Medigap” insurance, private health insurance, dental, and Long-Term Care insurance)
 - Property insurance (homeowners/renters’ insurance, car insurance, etc.)
- Send any medical claims of the deceased to insurance carriers.

Week Four

Government Institution Requests/Notifications:

- Complete any remaining from Weeks 1-3.

Financial Institutions and Benefits Related Tasks:

- Complete any remaining from Weeks 1-3.
- If you haven't seen an accountant about income taxes and about transferring assets into your name or trust accounts.
- If appropriate, begin to determine what decisions need to be made about your spouse's business.
- Obtain Letters Testamentary or Letters of Administration - Before you can reach out to institutions that a deceased person was doing business with, you'll have to provide those companies with proof that you have a right to wrap up the deceased's financial affairs Ref Death and Finances - <https://www.aol.com/2011/02/14/death-and-finances-eight-things-to-do-after-a-loved-one-passes/>
- Notify Credit Reporting Agencies: (Note you may want to do this earlier for security purposes)** Send a letter to each of the three major credit bureaus to get copies of your spouse's credit reports to ensure you are aware of all existing debts. In your letter, include:
 - Date
 - Your name
 - Your address
 - Your relation to the deceased
 - Your signature
 - Deceased's date of death
 - Deceased's date of birth
 - Deceased's place of birth
 - Deceased's Social Security number
 - Deceased's addresses for the past five years
 - A request that the deceased's credit report be mailed to you
 - A request that the following notation be listed on the credit report: "Deceased – Do not issue credit."
 - Copy of marriage certificate
 - Copy of death certificate. Call/Mail separate letters to:
 - Equifax By phone: 1-888-766-0008 (toll-free) By mail: PO Box 105139, Atlanta, GA 30348 Online: www.equifax.com
 - Experian By phone: 1-888-397-3742 By mail: PO Box 4500, Allen, TX 75013 Online: www.experian.com
 - TransUnion By phone: 1-800-680-7289 By mail: PO Box 2000, Chester, PA 19022 Online: www.transunion.com

Insurance Related Tasks:

- Complete any remaining from Weeks 1-3.

Reevaluate your own life and health insurance coverage. If your spouse was the beneficiary on your policies or retirement accounts, change the beneficiary.

After the Funeral - Assuming Funeral has been completed by this time you should consider providing Thank you notes/letters to key participants and those who provided donations, Flowers, etc. Reference DieSmart Site for a good discussion on Thank you notes after a funeral. DieSmart - <http://diesmart.com/sayinggoodbye/funeral-etiquette/#thanks> Some examples of those you should thank:

- Clergy
- Military Participants
- Pallbearers
- Cars and Services from Friends and Family
- Those who donated or gave other gifts.
- Acknowledgement to Condolence Cards

After the 1st Month

Government Institution Requests/Notifications:

- Complete any remaining from Weeks 1-4.
- If the deceased was receiving SS payments, the payment for the month of the death must be returned to SS. SS will then send anew payment adjusted to reflect the date of death.
- Cancel Driver's License
- Notify Election Board

Financial Institutions and Benefits Related Tasks:

- Complete any remaining from Weeks 1-3.
- Contact Tax Preparer
- Prepare a net worth statement and make a list of income and expenses.
- If credit cards were held jointly, change names on the accounts when your next statement arrives. If credit cards were all in your spouse's name, apply for your own credit cards.
- Go through old records and files, including at least 13 months of canceled checks, for clues to any additional benefits, assets, or obligations.

- Contact any creditors to remove your spouse's name from any joint accounts and to close any accounts that were in your spouse's name only. Destroy any cards that were issued in your spouse's name. If you have long-term joint accounts that have remained in good standing, it is a good idea to keep them open since they can help you maintain a positive credit history. Let creditors know if the debts will be paid by your spouse's estate, or if not, how they will be handled (your lawyer can help you with
- Pay Final Bills and Guard Against Financial Fraud - While paying the final bills for someone who's died, don't forget about things like property taxes or income taxes that may be due. A good CPA can file a final 1040 for the deceased individual and, if required, a [Form 1041](#), an estate income tax return.
- If applicable, contact a human resources (HR) representative of the deceased's employer for help with retirement plans. A surviving spouse will usually be able to roll over money from the deceased spouse's retirement plan into his or her own IRA. In most cases, doing so will make sense, but if you are considerably younger than your spouse you may want to keep the assets in your spouse's retirement plan. That may allow you to tap into those assets at a younger age without penalty. Discuss this with your financial advisor before making any irrevocable decisions as the tax consequences can be substantial.

If you haven't yet Tasks:

- Contact Lawyer about Probate and Will
- Change the billing name with phone companies, utilities, cable television companies and other services for your home.
- Change automobile and other vehicle registrations by contacting the Department of Motor Vehicles. You may also have to re-title real estate or other property you and your spouse owned jointly.
- Change subscription names and notify clubs, associations and other organizations of your spouse's death and your interest in maintaining or terminating membership or subscriptions.
- See your attorney about updating your will.
- Go through old records and files, including at least 13 months of canceled checks, for clues to any additional benefits, assets, or obligations.

After The 3rd Month

Clean up Tasks:

- Complete any remaining from Months 1-2.
- Cancel email and Website Accounts:** Keep all email accounts open for at least several months, if at all possible, because important correspondence (including bank statements, etc.) might only be accessible through email accounts. You will need to locate the Username and Password for each account.
- Put together a budget for yourself once you have determined your needs. Many insurance companies and military fraternal organizations offer free booklets on financial planning, debt management, estate planning and retirement planning.
- See a tax advisor about your federal state and local income tax returns as necessary and gather the information the advisor needs.
- Review your next year's personal income tax situation since your filing status has changed.
- If your spouse was listed as beneficiary on your will, insurance policies, bank accounts or retirement plan, change these designations.
- Update Name Listing on any Deeds or Titles:**
 - Real Estate Property deeds (including any recent appraisals)
 - Mortgage documents (including promissory/loan notes)
 - Other Promissory or Loan notes (including loans owed to the deceased)
 - Vehicle titles and registrations (car, boat, RV, etc.) Contact Dept of Motor Vehicles for Title Change on Car
 - Membership certificates

After The 6th Month

Prepare for the Future Tasks:

- Begin to plan for your future by reviewing your residence, assets and liabilities and considering changes such as investments or moving. You may want to consult with your bank, attorney, or tax advisor for their recommendations.
- Seek advice from an attorney or financial planner on your personal estate and trust planning.

- If you have a child who is in college, contact the school's financial aid office since you may qualify for more assistance.
- Complete a new spending and savings plan (budget) to reflect your new level of income and expenses.
- If your benefits represent a large amount of money, consult with a financial advisor to put that money to work to achieve your goals.
- It is also good to reassess what your retirement will look like going forward. Try to estimate how your expenses and income will change during retirement.
- Probate Tasks** - On average, **probate** takes between six to nine months to complete and can take up to eighty working hours. However, other complications can cause the process to take considerably longer, such as if the Will is contested, or the deceased did not keep clear records of all their assets. Probate explained - Probate Timeline: <http://www.inheritancefunding.com/timeline/>; Aging Care.com – Estate Administration: Know What to Do when a Loved One Dies - <https://www.agingcare.com/articles/estate-administration-probate-after-death-in-family-153107.htm> Timeline below is an example.



Some Final Things to Consider:

Again - If you wonder if you could benefit from any type of bereavement counseling or other support, you probably could. Please feel free to ask your financial professional for a list of community resources. Don't overlook the vital role your church, synagogue or mosque may play in providing spiritual and social support for you and the family involved. Resource links are also provided in the first week's check.

When you are ready, taking charge of the financial affairs can be a very healing process. It gives us focus and empowerment when we may need it the most.

Consider creating a lasting memorial. One of the most healing experiences for survivors is to find a way to honor the people they have lost. Whether it's through a brick paver in a memorial walkway, a scholarship in the name of your loved one at his or her alma mater, or a donation to a favorite charity, creating a tangible remembrance is an important part of paying tribute to those who have blessed our lives.

For many, particularly those who are not the chief financial decision maker in the household, professional financial counseling may be a comfort. Be sure to carefully screen financial advisers before you agree to work with them.

After having gone through all of this, if you have not already done so, you may want to treat this as your wake-up call to create your own estate plan and take whatever action may be needed to make your own passing easier on your heirs and loved ones. Be sure to encourage your friends and family members to do the same.



Arizona Specific Veteran Related Information and Resources

Introduction: This section attempts to capture Arizona specific sites and organizations that support Arizona veterans. This is the initial version, and our goal will be to identify and add additional resources that might assist Arizona Veterans. Intent will be to update this section on an annual basis. We will capture more current and updated information on Scottsdale City Veterans Webpage - <https://www.scottsdaleaz.gov/veterans>. Those wishing to recommend additional resources can contact Kelly Corsette - KCorsette@scottsdaleaz.gov

☐ [AZ Veteran General Resources:](#)

○ **Arizona Department of Veterans Services:** This is the Arizona state government site for veteran services. <https://dvs.az.gov/> The below Arizona State Veterans Benefits Guide is an excellent source for state veteran benefits and service support information.



Arizona-State-Veteran-Benefits-Guide-2021

○ **1-800-MyVA411 – One Number for all your VA Questions:** You only need to remember one number for information on VA care, benefits, and services or to speak to a live agent for assistance! 1-800-MyVA411 / (1-800-698-2411)

○ **Be Connected:** This is a one stop site for connecting Arizona service members, veterans, families and helpers to information, support, and resources. <https://beconnectedaz.org/>

○ **Arizona Coalition of Military Families:** This non-profit focuses on Arizona statewide capacity to care for, serve and support service members, veterans, their families, and communities. <https://arizonacoalition.org/>

☐ [AZ Veteran Health and Wellness:](#)

○ **Vet Centers (Readjustment Counseling):** Vet Centers are community-based counseling centers that provide a wide range of social and psychological services, including professional readjustment counseling to eligible Veterans, active-duty service members, including National Guard and Reserve components, and their families. <https://www.vetcenter.va.gov/>

- **Veterans Crisis Line:** A free, confidential resource that's available to anyone, even if you're not registered with VA or enrolled in VA health care. The caring, qualified responders at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances. <https://www.veteranscrisisline.net/>
- **MANA House:** MANA House is a peer-run organization of homeless and formerly homeless veterans offering personal, individualized basic resources, community and advocacy for all veterans. <https://www.manahouseaz.org/>
- **TriWest Healthcare Alliance:** a third-party administrator for the Department of Veterans Affairs (VA) Community Care programs. <https://veteran.triwest.com/bizflowappdev/apps/veteranportal/?tz=GMT-0700>
- **PTSD Foundation of America:** bringing hope and healing to Combat Veterans and their families suffering from the effects of combat-related Post Traumatic Stress. <https://ptsdusa.org/>
- **REACH to prevent suicide:** REACH is about preventing suicide. It is for and about everyone because we all have risk and protective factors that we need to recognize and understand. <https://www.va.gov/REACH/default.asp>
- **Hidden Heroes:** Bringing vital attention to the untold stories of military caregivers and seeking solutions for the tremendous challenges and long-term needs they face. <https://hiddenheroes.org/>
- **AARP: Health Benefit Navigator for Military Families:** A tool to help veterans and their family members find and obtain service-related health benefits. <https://www.aarp.org/content/dam/aarp/home-and-family/voices/veterans/2021/09/veterans-health-benefits-navigator-aarp.pdf?intcmp=AE-CAR-BB-LL1>



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- **AARP: Caregiving Guide for Veterans and Their Families:** Helpful tips and resources for your caregiving journey. <https://www.aarp.org/content/dam/aarp/caregiving/pdf/family-caregiving-guide/military-veterans.pdf?intcmp=AE-CAR-BB-LL2>














military-veterans
Caregiver Guide.pdf

□ [AZ Legal and Financial Resources:](#)

- **East Valley Regional Veterans Court:** a cooperative effort among judges, prosecutors, defense attorneys and veterans' organizations to assist Arizona veterans transitioning from military service. The court is physically located in Tempe, but two afternoons per month hearings are scheduled for Scottsdale veterans facing misdemeanor charges. <https://www.tempe.gov/government/city-court/east-valley-regional-veterans-court>
- **Law for Veterans:** A service of the Arizona Supreme Court and State Bar of Arizona Military Legal Service Committee. <https://www.lawforveterans.org/>
- **Financial Literacy:** From reducing debt to finding a home loan to creating a family budget and protecting your identity and VA benefits, VA and its partners have resources to assist with managing your personal finances. <https://benefits.va.gov/BENEFITS/financial-literacy.asp>

□ [AZ Veteran Education and Career Programs:](#)


- **SkillBridge:** The City of Scottsdale participates in the DoD SkillBridge program, providing separating service members an opportunity to gain valuable civilian work experience during their last 180 days of service. <https://skillbridge.osd.mil/index.htm>
- **ASU Tillman Veterans Center:** Supporting military and veteran-affiliated students at Arizona State University. <https://veterans.asu.edu/>
- **Scottsdale Community College Veteran Services:** The SCC Veteran Services team guides and connects veterans at Scottsdale Community College to all the services and resources available, from GI Bill® education benefits to other VA services. <https://www.scottsdalecc.edu/students/veteran-services>
- **50 Strong Employer Connect:** A collaboration among employers, universities & strategic partners to provide career readiness & outreach opportunities for all military/veteran employment pathways. <https://www.50-strong.us/employerconnect>
- **American Corporate Partners:** A national nonprofit organization focused on helping returning veterans and active-duty spouses find their next careers through one-on-one mentoring, networking and online career advice. <https://www.acp-usa.org/>

- **Marine Corps Scholarship Foundation:** Honoring Marines by educating their children. <https://www.mcsf.org/>
- **SEE4Vets:** To accelerate the support of men and women who have served our nation in uniform as productive members of the civilian community, including the pursuit of academic or certification goals, and greater opportunity to succeed and advance in the workplace. <https://see4vets.org/>
- **Employment Support of the Guard and Reserve:** ESGR has served our country for more than 45 years, fostering a culture in which all employers support and value the employment and military service of members of the National Guard and Reserve in the United States. <https://esgr.mil/>
- **Your Next Mission:** An initiative from the [American Freedom Foundation](#) that provides content, resources and support to Veterans, transitioning service members, military spouses and families as they transition from military to civilian life. <https://yournextmission.org/>
- **[AZ Veteran Business and Economy:](#)**
 - **Southwest Veterans Chamber of Commerce:** a non-profit organization improving business opportunities and enhancing the economic environment of veterans, veteran owned and veteran supportive businesses in the Southwestern United States. <https://swvcc.org/>
- **[AZ Veteran Organizations:](#)**
 - **[American Legion Post 44](#)** 
 - **[VFW Post 3513](#)** 
 - **[DAV Chapter 22](#)** 
 - **[Marine Corps League - Scottsdale Detachment](#)** 
 - **[Korean War Veterans](#)** 
 - **[Vietnam Veterans of America](#)** 
 - **[Air Force Association - Frank Luke Chapter 151](#)** 
 - **[Fighter Country Partnership/Foundation](#)** 
 - **[Arizona Army National Guard](#)** 
 - **[Veterans Heritage Project](#)** 
 - **[Arizona Veterans Hall of Fame](#)** 

□ **History, Memorials and Commemorations:**

○ **Vietnam War Commemorative Partner:** The Mayor and City Council and all Scottsdale residents join a grateful nation in thanking and honoring Vietnam veterans and their families. The United States Congress established the United States of America Vietnam War Commemoration to commemorate the 50th anniversary of the Vietnam War and to thank and honor veterans of the Vietnam War and their families for their service and sacrifice. The city is a proud member of this program.

○ **Marine Mural:** A Marine Mural that fills a large wall northwest of the Civic Center Library's main first floor entrance honors Lance Cpl. Jacob Hug, a local Marine who lost his life during a Nepal earthquake relief effort in May 2015. Each year during Marine Week, the service selects a metro area to host special events and activities, allowing the Marine Corps to connect with the public and showcase who they are and what they do for the nation. Location: Civic Center Library, lower level at stairway to Civic Center Park

○ **Thunderbird II Memorial** : A non-profit aimed at preserving the history and culture of aviation in Scottsdale. Providing a tribute to veterans and creating unique educational tools for our children and scholarship opportunities for Arizona students in Aviation.

○ **Chaplain memorial:** Austin Deuel's bronze sculpture The Chaplain provides a gathering place for veterans and other special celebrations on the Scottsdale Civic Center Mall. Located near the northeast corner of Scottsdale City Hall, this 2009 sculpture honors veterans and their chaplains, who have served as spiritual advisors to soldiers and provided solace in a time of war. Location: East side of Scottsdale City Hall, 3939 N Drinkwater Blvd.

○ **McCormick Stillman RR Park – Merci Boxcar:** The Merci Train comprised 49 French railroad box cars filled with tens of thousands of gifts of gratitude from at least that many individual French citizens. They were showing their appreciation for the more than 700 American box cars of relief goods sent to them by (primarily) individual Americans in 1948. Arizona's boxcar is displayed at McCormick-Stillman Railroad Park, and some of its contents are displayed in the park's museum building. Location: McCormick-Stillman Railroad Park, Southeast corner of Scottsdale Road and Indian Bend Road.