

BE PREPARED

A. If spouse is ill prior to passing away:

- Credit cards and statements Get all accounts and passwords from them.
- Credit cards and statements
- Find where all investment and bank accounts are.

- Turn computer on and off, turn back on, log in just using your notes, with no one helping you. If there is 2 stage verification have verification codes along with the password to get into the spouse's phone
- Durable medical power of attorney
- Combination to safe
- Keys to safety deposit box
- Passwords for spouse's cell phone, computer, notebooks (tablets), etc.
- Find out and set up lists of **handy men** for the house, NAMES AND CONTACT NUMBERS for:
 - a. House cleaners
 - b. Electricians
 - c. Plumber
 - d. Air Conditioning
 - e. Furnace maintenance
 - f. Landscaper
 - g. General Repair around the house
 - h. Computer assistance/repair
 - i. Automobile/Golf Cart
 - j. Smoke alarms
 - k. Water feature if have one
- Decide wishes of spouse – burial/cremation
- Set up living will/trust and set up a TOD...Time of Death account that remaining spouse can gain access to
- Change automatic payments for bill pays
- Discuss will and if there are changes to the will, witness all changes
- Arrange for last wishes

- IMPORTANT:** If the either of you is hospitalized, on admission share your wishes if you die during hospitalization (this may be as simple as them copying your 'after' care card (i.e., Neptune card))

Immediately, set up notebook date, who spoke to, contact information (phone number), what talked about.

1. If your loved one dies at home with no home health or hospice, call 911.
Share the body recovery location
2. If he/she dies at hospital, the hospital will take care of this.

B. After spouse passes away:

- Decide upon funeral home and tell how to recover body.
- Ask someone to organize the celebration of spouses' life, if desired
- Request 10-20 copies of the death certificate (the funeral home will help with your request) as they will be needed to change ownership, accounts, etc.
- Wait for receipt of death certificates** until anything else is attempted to be changed.
- When contact each business to change account names, ask if they will take a copy of the death certificate to make the change (certificates are expensive, copies will reduce the cost).
- With death certificate, contact Social Security and Medicare about death. **You will need marriage certificate to make changes with Social Security.**
- Contact and cancel health insurance.
- Change the following items using the death certificate and put it in the remaining spouse's name only or cancel.
 - a. House
 - b. House Insurance
 - c. Car
 - d. Car Insurance
 - e. Golf cart, if have one
 - f. Bank accounts
 - g. Credit cards
 - h. Investment accounts
- May need to open a bank account 'for the estate of the deceased'
- Change beneficiary on investment accounts, IRA's, retirement accounts, life insurance accounts.

BASIC INFORMATION you will need on the death of your Loved One:

Records:

- Military records
- Death Certificate

- Membership cards
- Titles to property and assets
- RETIREMENT PLANNING DOCUMENTS – Will or Trust, or other documented wishes (Be sure to include up-to-date beneficiaries)

FINANCIAL INFORMATION

- Notify Financial Planner, or
- Recent IRA, 401(k), 403(b), TSA, Keogh statements
- Employee benefits program, if applicable
- Deferred compensation and stock option agreements
- Pension and profit-sharing statements
- Checking accounts and registers
- Investment documents
- Savings account statements
- Loan documents
- Mutual fund statements
- Business and/or partnership agreements
- Brokerage, if any, account statements
- Credit cards and statements

INSURANCE DOCUMENTS

- Life insurance policies and statements
- Medical, homeowners, and auto insurance policies and statements
- Disability and umbrella policies
- Long term care insurance policies
- Annuity policies and statements

ESTATE PLANNING DOCUMENTS

- Summary of your will, living will, durable powers of attorney and health care powers
- Living trusts

C. PREPARING FOR STATE AND FEDERAL TAXES

Tax Planning Documents Needed:

- Tax returns; ideally for last three years
- Current year tax documents

Tax Documents (arrive between January and March of following year):

- Place everything receipted in a folder, as the tax documents appear
 - Social Security for each spouse
 - Interest payments on mortgages
 - Property tax payments (copy of check, bank account statement showing payment, if not by check.
 - Charity contributions
 - Forms 1099-R for retirement or W-2 if employed
 - Forms concerning Interest earned (Form 1099-INT), dividends (Form 1099-DIV), sales of stock (1099)
 - Copy of prior years' tax return
- Contact tax preparer to prepare and file final return as Married Filing Joint with date of death of spouse.
- After final return is filed remaining spouse will file future tax returns as Single.

Part D Military Spouses:

1. **DEERS** 1-800-336-4649
2. **SBP Survivor Benefits Plan** 1-800-321-1080
3. **VA** need final DD214 1-800-827-1000
4. **VGLI** life insurance 1-800-669-8477
5. **Tricare West** (under 65) 1-844-866-9378
6. **Tricare Benefits (under 65) Health Insurance** vision and dental 1-877-888-3337
7. **Tricare for Life** (over 65) 1-844-866-9378

Further questions, please contact:

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