



Your Life, Your Family, Your Decisions



Military Survivor Pre-Planning Checklist

Since 1879, Armed Forces Mutual Members and their survivors have relied on our unique and exclusive Survivor Assistance Services for compassionate, thoughtful support after the loss of a loved one. This dedicated team provides a servicemember's family with the attention they need at their time of loss.

It can be challenging for those left behind if they are not prepared for the first few difficult days. To help alleviate those challenges, we've created a checklist of recommended actions you should plan for in advance — and we encourage you to modify this list with other items that are important to you so your family will have everything they need when the time comes.

Recommended Actions

As you go through your military career and life, there are several documents that may impact your loved ones' monetary entitlements once you're gone. Armed Forces Mutual Members have the benefit of keeping these vital documents in their own secure online Digital Vault. If you are not yet a Member, be sure to keep your files in a safe place for the future. It is also important to ensure your family or personal representative know how and where to access them when the time comes.

ESSENTIAL DOCUMENTS:

- ☐ Military Documents
 - ☐ DD-214
 - ☐ VA Disability Award(s)
 - ☐ Recent LES or Retired Pay Statement
- ☐ Legal Documents
 - ☐ Power of Attorney
 - ☐ Medical Directives
 - ☐ Will, Trust and Estate Plans
 - ☐ Disposition of Final Remains
- ☐ Marriage Certificates and Divorce Decrees
- ☐ List of Life Insurance Policies, including Contact Information
- ☐ Social Security Numbers for the Servicemember, Spouse, and Dependent Children

If you are not yet an Armed Forces Mutual Member and you're concerned that you're not adequately prepared for every stage of life, contact a **Membership Coordinator** at **844-605-9298** to find out what options may be available to you.

Plan Your Final Arrangements

We all have an idea of how we would like others to remember us, celebrate our lives, and handle our final moments. Your loved ones will need to be prepared to follow your wishes and you can help them with that.

TAKE TIME NOW TO:

- ☐ Select a funeral home
- ☐ Acquire a copy of your DD-214 (The Certificate of Release or Discharge from Active Duty)
- ☐ Acquire a Right of Disposition of Final Remains document
- ☐ Select a burial site or, for burial at a Veteran National Cemetery, complete the [Pre-Need Determination of Eligibility Form VA 40-10007](#)
- ☐ Note your preferred type of service, music, and any special requests
- ☐ Determine if there will be an organ donation

Prepare a Letter of Instruction

Once you've determined what your final arrangements should be, you'll need to inform your loved ones on how to fulfill them. Creating lists is a great way to concisely convey what needs to happen, by whom, how, when, and where.

YOU CAN START HERE:

- ☐ List the people who must be contacted about your death, including family, friends, classmates, and business associates
- ☐ List the organizations or clubs to which you belong
- ☐ List your banks, investments, and outstanding debts
- ☐ List the employers for whom you've worked during your career
- ☐ Prepare your obituary and collect photos
- ☐ Identify your expected death benefits and monthly income for your survivors
- ☐ Prepare any memos and personal effects you would like to pass on



Discuss Your Military and Government Benefits/Entitlements with Your Survivors

Accessing the unique military benefits available to your family requires a certain level of expertise. The applications that must be completed can be difficult to navigate, and finding the documents to support the claims associated with your death can be overwhelming for survivors who are in mourning.

If you'd like personal assistance in understanding those processes and completing related forms, become an Armed Forces Mutual Member by selecting and [applying for a life insurance policy](#) that meets your family's needs. Membership comes with free, dedicated **Survivor Assistance Services** to help your loved ones complete the claims process.

Once you've identified the organizations that will provide your survivors with military benefits and entitlements, visit our [Resource Center](#) for insights on next steps your family will take.

To claim the entitlements, your survivors will need to contact these organizations and follow the steps for each one below:

Defense Finance and Accounting Services

DFAS.MIL | 800-321-1080

- ☐ Stop Military Retired Pay
- ☐ Apply for Arrears of Military Retired Pay
- ☐ Apply for the Survivor Benefit Annuity Plan (SBP) from Military Retired Pay (if applicable)

Department of Veterans Affairs

VA.GOV | 800-827-1000

- ☐ Apply for VA Burial Markers, Flag and Presidential Certificate (applicable for all Honorable Discharges)
- ☐ Stop VA Disability Compensation for the Veteran
- ☐ Apply for VA Burial Allowance (if in receipt of VA compensation)
- ☐ Apply for Dependency and Indemnity Compensation (service-connected deaths only)

Social Security Administration

SSA.GOV | 800-772-1213

- ☐ The funeral home is required to report the death to Social Security
- ☐ Contact Social Security for survivor benefits associated with the death

Defense Enrollment Eligibility Reporting System

DEERS | 800-538-9552

- ☐ Update military ID Card
- ☐ Update status to Survivor
- ☐ Ensure TRICARE or TRICARE for Life account is current

Notify Life Insurance Companies

- ☐ Report the death of the insured to the insurance companies
- ☐ Request claim forms to be sent to the claimant
- ☐ Ask if settlements are offered for the insurance death benefit
- ☐ Update policies on which the deceased was the beneficiary or the owner

Notify Employers

- ☐ If the deceased was employed, beneficiaries may be entitled to benefits

Need Our Assistance?

We're here for you, and we can help your family receive the benefits and entitlements you have earned through your military service. First, explore and apply for an Armed Forces Mutual life insurance policy to ensure you have enough protection to adequately cover your final expenses and care for your loved ones after you're gone. Then you can rest assured they'll have a personal survivor benefits coordinator to help them maximize your military benefits and entitlements.

Find out more about life insurance options available to you at armedforcesmutual.com/life, email membership@aafmaa.com, or call us at **844-605-9298**. A military insurance expert will walk you through the application process and help determine exactly which policies might be the best fit for you and your family.

