Checklist for Retiree Survivors

If you need help with any of the following, contact Survivor Outreach Services / Army Community Service at Fort Stewart & Hunter Army Airfield: POC: (571) 801-7494

1. Report the Retiree's Death:
a. *Fort Stewart: Casualty Assistance Center* POC: *Roger Burt 571-801-3345*. Tell them you need to report the death of your retiree.
b. *Department of Finance and Accounting Services (DFAS)* at 1-800-321-1080. Follow the Options for Reporting a Retiree's death. A customer service representative will assist you.
c. *Department of Veterans Affairs (VA)* at 912-368-6951 POC Mr. Tony Ragland. This only needs to be done if the retiree receives disability pay.

2. Final Pay:
a. DFAS for military retirement pay: Form SF 1174. You must have a copy of the death certificate to send in with the form SF 1174. Mail SF 1174 and death certificate to: DFAS US Military Retired Pay, 8899 E. 56th Street, Indianapolis, IN 46249-1200 or Fax to: 1-800-469-6559.

- Instructions and form at: http://www.dfas.mil/retiredmilitary/forms/sfl174.html
- https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/
  b. VA for accrued benefits: Form VA 21P-534EZ. You must have a copy of the death certificate to send in with the VA 21P-534EZ. Mail VA 21P-534EZ and death certificate to: Department of Veterans Affairs, Pension Center, P.O. Box 5365, Janesville, WI 53547-5365.

3. Social Security:
Call your local Social Security Office to set up a time to go over benefits (there may be a 4-week lag, so it is wise to set up an appointment early in the process) but verify that the actual reporting of the death was done by the funeral home. If not, report the Servicemember's death directly. They may set a date and time for a telephone interview, or they may need you to visit the office. Have a copy of the death certificate and your marriage license with you either way. Ask for the 'one-time death benefit' ($255.00) and if you are eligible to receive your Servicemember's SSA benefit. If you are already drawing your own social security, please make sure you ask which is more beneficial: your own SS or drawing your Spouse's.

- To locate the office nearest to you; Online: www.ssa.gov
- Call: 1-800-772-1213

4. Burial and Funeral Reimbursement:
Fill out the VA 21P-530EZ which requests Burial and Funeral Allowance. If the Servicemember's death was service-connected or they died in a VA facility, you may be entitled to an increased benefit. This form plus a copy of the death certificate is mailed to: Department of Veterans Affairs, P.O. Box 5365, Janesville, WI 53547-5365.

- Form and instructions at: https://www.vba.va.gov/pubs/forms/VBA-21P-530EZ-ARE.pdf

- https://www.va.gov/burials-memorials/veterans-burial-allowance/apply-for-allowance-form-21p-530ez/introduction
- https://www.benefits.va.gov/compensation/claims-special-burial.asp

5. Survivor Benefits (monthly):

SBP for Fort Stewart and Hunter Army Airfield POC: Ms. Julie Lovelady 571-801-3331
a. *Survivor Benefit Plan*: Check the Retiree Pension pay stub in the deduction's column for SBP (Survivor Benefit Plan) deduction paid monthly or call DFAS 800-321-1080. If yes, they will send you a packet of the following forms that you will send back to DFAS US Military Annuitant Pay, 8899 E. 56th Street, Indianapolis, IN 46249-1300 or fax to (800) 982-8459. They will need a copy of the death certificate and a copy of the Social Security card also.
i. Form FMS 2231 Direct Deposit
ii. IRS W4P Tax Withholding (for *current* tax year)
iii. DD 2656-7 SBP Claim Application
(Note: Survivor Benefit Plan (SBP) annuity is subject to federal income tax, but state tax rules vary)
b. *Widows/Widower Pension*: If the retiree did not pay into the Survivor Benefits Program or the death was not service connected, you can apply for the Death Pension. File this on the VA 21P-534EZ form and turn it in to: VA, P.O. Box 5365, Janesville, WI 53547-5365 or fax to: (844) 655-1604. Make sure to include a photocopy of the death certificate with this application. This benefit is based on financial need.
c. *Dependency and Indemnity Compensation (DIC)*: If the death was service connected, apply for the DIC. File DIC on the VA 21P-534EZ form and mail it to: VA Evidence Intake Center, P.O. Box 4444, Janesville, WI 53547-4444 or fax to: (844) 655-1604. The VA will consider which will be most beneficial or which you are eligible for automatically. Make sure to include a photocopy of the death certificate with this application.
d. *Federal Civil Service*: If the retiree was also retired from Civil Service, call the Office of Personnel Management at 888-767-6738 to see if there are any Survivor Benefits available. If there are, they will send you a packet in the mail in 5-6 weeks.
e. *Other Employment Retirement*: If they worked or retired from other than government employment, please check with those employers for any Survivor benefits. There may be a 401K that was never cashed in when they left or a one-time death benefit.

6. Life Insurance:
a. For VA after 1974 military retirement: Your Retiree may have had Veterans Group Life Insurance (VGLI). Call the Office of Servicemembers' Group Life Insurance at 1-800-419-1473 or email OSGLI.CLAIMS@prudential.com to file the claim.
b. For VA before 1974 military retirement: Call 1-800-669-8477.
c. If there is private life insurance, contact the company who holds the life policy for your retiree.

7. ID Card Change:
Visit a DEERS office on your nearest military installation to have the status of your military ID card changed and your DEERS updated. You will need to bring your current Military ID card, another government-issued photo ID, Marriage Certificate, Death Certificate, and DD 214 if you have it.

- Make an appointment online at: https://rapids-appointments.dmdc.osd.mil/ or call the nearest DEERS office. (The Ft. Leonard Wood ID Card office number is (573) 596-0744).

8. TRICARE and other Health Insurance:
This happens automatically when you update your ID card. But if you need to ask questions, call TriWest Health Care Alliance at 1-888-874-9378, or, if applicable, Humana if in the East program at 1-800-444-5445. If you are not yet TRICARE for Life, you will need to set up premium payments. You can do this online at www.tricare-west.com or if applicable https://humanamilitary.com. You can check your payment history, etc. here as well. TRICARE for Life updates automatically with your ID card as well (in general for those over age 65 and in Medicare A and B). (Medicare Part B is mandatory to maintain TRICARE for Life (TFL) coverage at age 65). If you received medications through Express Scripts, make sure you call and see if they need to be canceled: 877-363-1303. Any unused medications can be disposed of at the military hospital's pharmacy during normal duty hours or your local Sheriff's Department or Police Department (call them to verify they provide this service). As for Dental and Vision, contact Benefeds at https://www.benefeds.gov/ ideally within the 1st 60 days after the death.

9. Thrift Savings Plan / Retirement Plans / IRAs:
If you are the beneficiary of any of these, Financial Counselor Mark Dunlop is happy to help guide you in informing TSP and clarifying rolling over or cashing out options, tax impact, and reviewing your situation and needs. Call (573) 596-0153 or email mark.j.dunlop2.civ@army.mil. One can also call TSP directly: 1-877-968-3778.

10. Credit Cards:
If you don't need them, call to cancel them. You may want to keep one for emergencies. Unless your name is on the card, the company will not give you any information. If there is a balance, you can pay it off and write in bold print across the last statement "CANCEL." Personal funds are not required to pay off a debt exclusively in a deceased person's name. Do not use any credit card where the deceased was the sole account holder.

11. Military Records:
In general, to request the Servicemember's medical records, military records, all DD 214s, or replacement medals, visit https://www.archives.gov/veterans/military-service-records or fill out:
a. Form SF 180: www.archives.gov/research/order/standard-form-180.pdf and mail to: National Personnel Records Center, 1 Archives Drive, St. Louis, MO 63138. Call with questions (314-801-0800) or applicable address for the branch on the form.
b. For Medals: https://www.archives.gov/veterans/replace-medals.html

12. VA Headstone or Marker or Medallion, Presidential Memorial Certificate, and War Medals of Missouri:
Department of Veterans Affairs headstone, marker, or medallion for Veterans cemetery or private cemetery may be provided at no charge, but you may need to pay the setting fees the cemetery may charge.
a. *VA Headstone or Marker*: VA Form 40-1330 (http://www.va.gov/vaforms/va/pdf/VA40-

1330.pdf). Mail it to: Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903 or Fax it to: 1-800-455-7143. Include a photocopy of the death certificate and photocopy of the DD 214.
b. *VA Medallion (for private headstones)*: VA Form 40-1330M (www.va.gov/vaforms/va/.../va40-1330m) and mail this to: Memorial Program Service (41B), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. Include a photocopy of the death certificate and photocopy of the DD 214.
c. *Presidential Memorial Certificate*: Signed by the sitting President in recognition of the honorable service of your Retiree. VA Form 40-0247. Mail it to: Presidential Memorial Certificates (41B3), National Cemetery Administration, 5109 Russell Road, Quantico, VA 22134-3903 or Fax it to: 1-800-455-7143. Include a photocopy of the death certificate and a photocopy of the DD 214. Multiple copies can be requested.
d. *War Medals of Missouri (if applicable)*: Please contact your SOS Support Coordinator who will be happy to forward the forms to you. These are for Veterans who were residents of Missouri upon their death and served during WWII, Korea, or Vietnam conflicts.

13. Immediate Emergency Financial Assistance:
To prevent eviction, utility shut off, vehicle repossession/repair, or help with buying food until the income is re-established, Army Emergency Relief (AER) may be able to assist you with a no-interest loan or grant. You will fill out a budget sheet, the AER application, and provide copies of statements that show costs you are requesting. This can be done online or by calling an AER office. If near Ft. Leonard Wood, you can call (573) 596-3154 for further information. (If you are near an Air Force, Navy, or Marine military installation, they can assist you on behalf of AER. If you are not near a military installation, call the American Red Cross at 1-877-272-7337 who will assist you on behalf of AER).

14. Update Your Will and Powers of Attorney:
The Fort Leonard Wood Legal Assistance Center will help military ID card holders update your will at no charge. Call (573) 596-0629 for more information. Ask about Advanced Medical Directives and Medical Powers of Attorney as well. Think about having your assets set to Transfer on Death (TOD) or Pay on Death (POD) to make it easier for your Survivors. For more information about 'avoiding probate' or estate planning, contact your legal representative or **financial advisor.**

15. Check for Unclaimed Property:
A computer search (or ask SOS to assist) for unclaimed money or property should be executed for all states your loved one resided in. https://www.treasurer.mo.gov/AboutUCP.aspx

16. Credit Reports:
To place a freeze on the Retiree's credit accounts (no charge for this) and prevent identity theft in the Retiree's name, report the death to each of the three credit reporting agencies. SOS can assist you with this. Include a copy of the death certificate and a copy of the marriage certificate with each. If you would like to freeze your credit information as well, there is a small charge for this, and it can be un-frozen if you need to purchase something or have a credit check performed.

17. Bank Accounts:
You may want to keep all accounts open for at least 6 months or until you are sure any direct deposits or automatic payments are established, received, or paid by a new account. Talk with your banks to see what they recommend.

18. TRICARE and Medical Portal Logins (myAuth):
The transition from DS Logon to myAuth is a major security shift occurring throughout 2026 across TRICARE, milConnect, and contractor portals. Surviving family members will need to be prepared for this modern authentication method. myAuth can often be used to go online with your medical records, lab/radiology results, medication refills, make appointments, etc.

- Read more: https://newsroom.tricare.mil/News/TRICARE-News/Article/4477500/tricare-logins-transitioning-to-myauth-in-2026-what-you-need-to-know

19. The Veterans Legacy Memorial (VLM) Online Platform:
Families can now activate and manage an official interactive online memorial page for any veteran interred in a VA national or state-partnered cemetery: https://www.vlm.cem.va.gov/

20. Long Term Support:
Many Garrisons, such as Fort Leonard Wood, have an informal Retiree Survivors Support Group that gathers, usually monthly, for a luncheon. For those in the Ft. Leonard Wood area, such a gathering is on the 4th Thursday of each month at 1130. The meal is 'pay your own' or potluck. Plus, the Survivor Outreach Services Program has Support Coordinators across the states and even abroad to assist you and keep you connected to the military for as long as you desire. SOS/ACS provides grief resources, emotional support, financial counseling, advocacy, and resource referrals.

21. SOS Annual Events:
There are annual events hosted by Survivor Outreach Services for all our Military Survivors. At Fort Leonard Wood, July 4th and Christmas are two of these. If you would like to receive invitations for these events, please let Survivor Outreach Services / Army Community Service know.

22. Essential Documents to Carry:
You should take with you to every appointment for the first year: the death certificate, military ID card (if applicable), marriage license copy, and DD 214 (if applicable).

23. Always Call Ahead:
Always call the office you intend to visit before you go and ask what specific documents they will need you to have.

24. Miscellaneous Documents to Locate and Keep:
a. Retiree's Current Will
b. Living trust documents
c. Insurance Policies
d. Birth Certificates

e. Marriage Certificate
f. Divorce Decrees
g. Bank Account Statements (Some financial institutions carry small life insurance policies for the account holder)
h. Safety Deposit Box info or key
i. Investment Portfolios or statements
j. Prior Year Tax Forms (No Charge Tax Preparation at Ft. Leonard Wood Tax Center)
k. Private Organization memberships (some carry small life insurance policies as a benefit of membership)
l. Titles and Deeds to Assets

25. Assistance:
We will be happy to assist you with any of these details or by filling out these forms, just contact us. Survivor Outreach Services / Army Community Service can make additional copies of any of your documents at no charge and can also fax any of the forms and corresponding documents.

After the Loss: A Step-by-Step Guide to Settling a Loved One's Estate

Navigating the legal and administrative requirements after losing a loved one can be overwhelming. Knowing whether you can bypass the probate court depends entirely on how your loved one structured their assets. This guide outlines how to claim assets, notify the right agencies, utilize legal shortcuts like the Small Estate Affidavit, and ultimately secure your own financial future following a loss.

Immediate Action Steps After a Passing

Category	Primary Mechanism	Required Action / Next Step	What You Will Need
Bank Accounts	Beneficiary Claim	Contact the bank's bereavement department to notify them of the passing.	Certified death certificate and your government-issued ID.
Real Estate	Transfer on Death / Deed	If a TOD deed was recorded, file an "Affidavit of Survivorship." Otherwise, wait for probate guidance to retitle.	Certified death certificate, your ID, and the property's legal description.
Vehicles	DMV Title Transfer	Submit a death certificate and title transfer application to the DMV to register the car in the heir's name.	Death certificate, original vehicle title, and DMV transfer forms.

Digital Assets	Legacy Contact Access	Activate pre-established legacy protocols (Apple, Google) or locate the password vault.	Certified death certificate and the system-generated legacy key.

Common Administrative Hurdles & Shortcuts

- The Small Estate Affidavit (Shortcut): If the deceased did not own real estate and their total assets fell below a certain threshold (which varies by state, often between $10,000 and $100,000), you may be able to completely bypass formal probate court. By signing a notarized "Small Estate Affidavit," heirs can claim bank accounts and vehicle titles directly. (Misouri is 40,000)
- Opening an Estate Account: If assets lack direct beneficiaries and the estate is too large for a Small Estate Affidavit, you should and in many locations hire an attorney to open a formal, court-approved "Estate Account" to manage funds and pay bills.
- The Probate Hold: If there is no Will (intestate) or if major assets were left unprotected, the entire estate will be frozen by the local probate court until a judge formally appoints an administrator.

Survivor's Step-by-Step Checklist

Phase 1: Immediate Tasks (First 2 Weeks)

- Obtain Death Certificates: Order at least 10–15 certified copies from the funeral director or vital statistics office (you will need these for almost every financial institution and title transfer).
- Secure Tangible Property: Secure the decedent's home, vehicles, and physical belongings to prevent loss, damage, or unauthorized entry by relatives.
- Stop Automated Payments: Review bank statements to identify and stop automatic subscription drafts (streaming services, gym memberships, etc.) to preserve estate cash.

Phase 2: Administrative Consolidation (Weeks 2–6)

- Notify Credit Bureaus: Contact Equifax, Experian, and TransUnion to place a "Deceased Notice" and freeze the decedent's credit report to prevent post-mortem identity theft.
- Notify Creditors: Contact credit card companies, mortgage lenders, and personal loan providers to notify them of the passing and freeze the accounts.
- Forward the Mail: File a mail forwarding request with the USPS to redirect the decedent's mail to the designated executor.
- Notify Government Agencies: Report the passing to the Social Security Administration (SSA), Department of Veterans Affairs (if applicable), and Medicare.

Phase 3: Legal & Financial Settlement (Months 2+)

- File the Will or Affidavit: File the original Will with the local probate court clerk. If applicable, execute a Small Estate Affidavit to claim remaining funds without court intervention.
- Update Asset Titles: Work with the DMV to officially transfer vehicle and RV titles into the heirs' names. Work with the county recorder or a real estate attorney to update the deed/title to the home.
- Consult Professionals: Meet with a CPA to file the decedent's final federal and state tax returns (and an estate tax return, if applicable).
- Distribute Assets: Once all legitimate debts, taxes, and administrative expenses are paid, distribute the remaining inheritance to the rightful beneficiaries.

Phase 4: Securing Your Own Future (The Survivor's Estate)

- Update Your Beneficiaries: If the deceased person was listed as the primary beneficiary on your own bank accounts, 401(k), or life insurance, contact your providers immediately to designate a new primary beneficiary.
- Re-evaluate Your Life Insurance: Assess your current financial situation. You may need to increase your own life insurance coverage now that you are relying on a single income, or you may be able to reduce it.
- Revise Your Estate Plan: Update your own Will, Living Will, and Powers of Attorney to remove the deceased and appoint new trusted individuals to make medical and legal decisions for you.

Resources survivors have appreciated over the years

https://www.kathleenrehl.com/article-links; https://www.kathleenrehl.com/resources

https://www.centerforloss.com/news-and-press/

https://www.griefshare.org/

https://www.taps.org/resources/

https://www.vetcenter.va.gov/

https://www.militaryonesource.mil/