THE PAGE YOU LEAVE

Where things are and who to call — for the person who will have to work it out without you

Fill this in with a pen. Keep it where somebody can reach it without asking permission, and tell two people where that is.

1. SOCIAL SECURITY

Whose monthly benefit is larger? *the smaller check stops — the larger one continues*

Roughly how much a month stops when one of us dies: *so the number is not a surprise*

2. MILITARY SERVICE

Branch and years served: *if either of us is a veteran — this can be worth $1,700 a month*

Discharge papers (DD-214) are kept:

VA disability rating, if any, and how long it has been held:

County Veterans Service Officer — office and telephone: *they file the claim free*

3. PENSION

Employer or plan name, and the administrator's telephone:

Survivor election chosen (single life / joint 50% / joint 100%):

4. ACCOUNTS — AND WHO IS NAMED ON EACH

Institution and type only. Do not write account numbers.

INSTITUTION	TYPE OF ACCOUNT	WHO IS NAMED ON IT

5. WHERE THINGS ARE

Deed, vehicle titles, insurance policies:

Will, power of attorney, advance directive:

Safe deposit box — bank, and who else is on it: *a box with only your name on it may be sealed*

6. THE REST

County assessor's office and telephone: *ask what property tax relief follows a surviving spouse*

How to get into the computer — where the master password is kept:

The two people I have told about this page:

NEVER write account numbers, Social Security numbers or passwords on this sheet.

Write where they are kept and who to call. A lost sheet should cost you a re-print — not your identity.

Date filled in: ____________________ Look at it again every time the clocks change. A page from six years ago is not a page — it is a set of leads.

General information only. Not legal, tax or financial advice, and not written by an attorney or an accountant. Social Security, Medicare and VA rules are federal; probate, property tax relief and inheritance rules are set by each state and vary. Confirm anything here with the SSA, the VA or your county before acting on it. A County Veterans Service Officer will help file a VA claim at no charge. Nobody should ever charge you a fee to file a claim for benefits.

THE FIRST MONTH

What to do, in what order — none of this happens automatically

1. **Order certified copies of the death certificate**
   Ten or more. Nearly every organization below wants an original, and reordering later costs time you will not want to spend.

2. **Report the death to Social Security**
   The funeral home often does this. You do not keep both checks — you receive whichever of the two was larger, and the other one ends. Ask about the $255 lump-sum death payment; it must be claimed within two years.

3. **If your husband or wife was a veteran, file VA Form 21P-534EZ**
   This is Dependency and Indemnity Compensation, and it is tax-free for life. It is payable if the death was service-connected — OR if the veteran held a 100% permanent and total rating for the ten continuous years before death, whatever he actually died of.

4. **READ THIS BEFORE YOU BELIEVE A WEBSITE ABOUT THAT CLAIM**
   Many sites state that you must have been married for those same ten years. That is wrong. The statute — 38 U.S.C. 1318(c) — requires that you were married for ONE year immediately before the death, or had a child together. The ten years applies to his rating, not to your marriage. File the claim and let the VA decide. A County Veterans Service Officer will do it with you free of charge.

5. **Telephone the pension administrator**
   Ask what survivor benefit is payable and what election was made at retirement. Federal law makes a joint and survivor annuity the default for a married worker, and it can only have been given up with your signed consent.

6. **Ask before you move any retirement money**
   A surviving spouse is the only person permitted to roll an inherited retirement account into one of her own and treat it as hers. Moving it the wrong way cannot always be undone.

7. **Call the county assessor's office**
   Ask what property tax relief follows a surviving spouse and re-apply. It does not transfer by itself, and in most places there is no back-claiming the years you did not know about.

8. **Expect the Medicare premium to come out of the check**
   The Part B premium is deducted from the Social Security payment. Take it off before you decide anything about the house.

9. **Talk to an accountant THIS year, not next**
   This is the last year a joint return can be filed. Unless a dependent child lives with you, the following year you file as a single person — a smaller standard deduction and tighter brackets, on less income.

10. **Do not rush**
    Nothing here except the VA claim rewards speed, and nothing on this list requires selling a house. Sales and moves made in the first six months are the ones people most often regret.

NOTES — WHO YOU SPOKE TO, WHEN, AND WHAT THEY SAID