



ESTATE PLANNING

(THINGS YOU CAN DO NOW)

The presence of an up-to-date will and related documents allows people to decide on guardians for their children, plan their estate/asset distributions and to appoint someone to take key actions in case they become incapacitated. Mr. Brad Mitchell, attorney with the 502 Force Support Group Legal Office, Joint Base San Antonio recommends the following ([see full article](#)) for estate planning:

- Wills – the centerpiece of an estate plan. The core function of a will is to allow someone to decide how they want their estate/asset distributed upon their death.
- Medical Power of Attorney – Allows someone to make health care decisions for you if you are unable to act for yourself.
- Living Will – (Also known as Advance Medical Directives) – Allows you to make choices for your health care that will be legally binding if you become incapacitated.
- Durable Power of Attorney – Medical power of attorney. Allows someone to make financial decisions and take medical actions for someone. These can include paying bills, filling taxes, renewing car registrations, caring for real estate among others.

Another aspect to consider for estate planning is your digital footprint. The following are recommendations:

- Document/record your digital estate and include them in your will.
 - Make a list of all the online places where you have stored photos, videos and personal blogs (your stories) or YouTube accounts. Don't forget other social media sites like Facebook, Twitter, Instagram.
 - Record all of your online user names/passwords of sites where you keep photos, videos and social media accounts.
 - Write down instructions for your family of what you would like them to do with all of these physical and digital memories after you are gone. Examples:
 - Facebook (memorialize digital footprint or permanently delete it)
 - Twitter (request to permanently delete)
 - Instagram (memorialize or permanently delete)
 - Assign a digital executor who do you want to execute your final wishes with your photographs? Do your photos need to be scanned and distributed to multiple people? Do you want your online accounts to be disabled or deleted when you die? Just like a traditional estate executor, a digital executor is a trusted individual who will make sure your wishes are carried out.
 - Be sure someone (your digital executor, most likely) knows the access code to unlock your digital devices (phone, tablet, computer) which will hold your most recent photos. Apple intentionally makes it difficult to access a phone when you don't know to unlock the code.

- Keep all of this information in a safe location such as a locked file cabinet or safe (if written), in a password-protected file on your computer or a hard-copy held by your lawyer or trusted family friend.
- Put both names on contracts/registrations. Preferred: John Doe or Jane Doe instead of John Doe and Jane Doe. Examples:
 - Utilities.
 - Credit Cards: Joint and individual accounts.
 - Car Registrations.
 - Safe Deposit Box and other bank accounts.
- National Cemetery Burial: VA website allows you to complete a form in advance to receive certificate for National Cemetery burial.
- List of valuable items, include Serial numbers if appropriate.
- List of Debts (What you owe and to whom)
Addresses and phone numbers
- File VA Benefit claim, if you have not done so.
- Finally, talk to your spouse or partner about death in hopes of fleshing out your estate plan.



DEATH NOTIFICATION/DECEDENT AFFAIRS CHECKLIST

(THINGS YOUR LOVED ONES WILL HAVE TO DO WHEN YOU DIE)

Death notification must be done promptly when a family member or a friend has died. Timely notifications to government agencies and financial organizations including banks and creditors is important in order to reduce the risk of identity theft.

Prompt notification can be made by telephone contacts. Once you receive a copy of the death certificate, this may be required along with a written memorandum to make the official notification complete. Additional documentation maybe needed to include the social security number and appointment form from the probate court if you are the designated executor of the estate. Retain copies for your files.

The funeral home may also notify the companies so check with your designated funeral Director if they have made any death notifications on your behalf.

1. Social Security Administration 1-800-772-1213
2. Veteran's Administration 1-800-827-1000 (If deceased is a former military)
3. Defense Finance and Accounting Service, 1-800-321-1080, (military service retiree receiving benefits)
4. Office of Personnel Management, 888-767-6738.
5. U.S. Citizenship and Immigration Service, if applicable.
6. State Department of Motor Vehicles (If deceased had a driver's license or State ID.

FINANCIAL COMPANIES

1. Credit Card Companies
2. Banks, credit unions and other lending institutions.
3. Mortgage Companies
4. Financial planners and stock brokers
5. Pension providers

INSURANCE AND ANNUITIES COMPANIES

1. Life Insurers and annuity companies
2. Health, Medical, and dental insurers
3. Disability insurer
4. Automotive insurer

5. Mutual Benefit Companies

CREDIT REPORTING AGENCIES

1. Equifax, Experian or TransUnion

MEMBERSHIPS

1. Professional associations and Unions
2. Health Clubs and Athletic Clubs
3. Automobile Clubs
4. Rental stores
5. Public Library
6. Alumni Clubs
7. MOAA, Rotary, Kiwanis, Lions, Veteran's organizations and club

USEFUL RESOURCES

1. MOAA

Local: <http://www.alamomoaa.org/Home/First.cfm?CFID=2399982&CFTOKEN=54195028>

National:

[https://www.moaa.org/campaigns/joinmoaa/index.aspx?msclkid=e7be42fd5bf81f9442611c4cf6feeab1&utm_source=bing&utm_medium=cpc&utm_campaign=\(S\)%20-%20Brand&utm_term=moaa&utm_content=Pure](https://www.moaa.org/campaigns/joinmoaa/index.aspx?msclkid=e7be42fd5bf81f9442611c4cf6feeab1&utm_source=bing&utm_medium=cpc&utm_campaign=(S)%20-%20Brand&utm_term=moaa&utm_content=Pure)

- MOAA Surviving Spouse Virtual Chapter: MSSVC02@gmail.com

2. VA website: <https://www.va.gov/>,

Ebenefit <https://www.ebenefits.va.gov/ebenefits/homepage>

3. Military website: <https://www.military.com/>

4. AARP: <https://www.aarp.org/>