

## SURVIVOR'S CHECKLIST

Prepared by: \_\_\_\_\_ Date Prepared: \_\_\_\_\_

Visit <http://federalretirement.net> for additional guidance.

This checklist provides survivors with the information they need to manage their life immediately after a loss and provides guidance on how to report a death to OPM. If these forms aren't submitted timely, the survivor's annuity may be delayed.

Survivors, executors and/or co-executors should review the book's "[Plan Your Estate and The Executors Guide](#)." These books are available from NOLO. They explain probate, wills and trusts, and assist survivors and executors. A lawyer can also help you through this process.

- Final Arrangements: Review the deceased wishes and any pre arrangements.  
Funeral Home: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
Cemetery: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
Church: \_\_\_\_\_ Phone Number: \_\_\_\_\_
- Attorney Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_
- Will & Trusts location: \_\_\_\_\_  
*(Most attorneys keep the original will and trust documents in their company safe, call the attorney to advise them of the death.)*
- Letter of Instruction (Sample: <http://federalretirement.net/letterofinstruction.htm>)  
Attach a copy to this checklist.
- Survivor's Report Sample: [https://www.federalretirement.net/survivor\\_report.htm](https://www.federalretirement.net/survivor_report.htm)  
Attach a copy to this checklist.
- Financial records (List all of your checking, savings, and brokerage accounts on the Survivor's Report.)
- Report a death using the [SF 2800 form](#) for CSRS or the [SF 3104](#) for FERS annuitants.

NOTE: Attach a copy of the **deceased's death certificate** and a copy of the **certificate of marriage** to the widow or widower. Send the completed application to:

Office of Personnel Management  
Retirement Operations Center  
ATTENTION: Death Claims Section  
Post Office Box 45  
Boyers, Pennsylvania 16017-0045

A widow or widower who is claiming benefits for himself or herself and on behalf of children should file one application.

This form will allow OPM to continue your spouses' annuity. Your spouse will receive 55% of the annuitant's CSRS benefit or 50% for FERS annuitants unless the deceased and spouse agreed to a reduced survivor's annuity at the time of retirement. Your spouses' medical coverage will continue if the spouse was on your FEHB plan at the time of death and a

survivor's annuity was elected. Instructions are included with the forms and on the OPM website. You will need to do the following:

- Attach a copy of your marriage certificate (Make sure you have a copy for your spouse to file with this document)
- Attach a copy of the retirees DD form 214 (For military service only)
- Attach a CERTIFIED copy of the death certificate
- Mail to address listed on the SF-2800 or SF 3104 forms
- Send US Mail Certified with return receipt
- KEEP A COPY OF EVERYTHING YOU SEND

**NOTE:** If you don't hear back from OPM within 2 weeks call **888-767-6738** to follow-up. You can email them at [retire@opm.gov](mailto:retire@opm.gov).

Call the Office of Personnel Management (OPM) at **1-888-767-6738** if you have any questions or to have them send you copies of the forms if you aren't able to download them. You can also submit a report of death on OPM's web site at <http://www.opm.gov/retire>. Select the tab titled "Contacting Us" then select "Report the death of someone who gets benefits from us."

- Change Government Health Care Coverage from "Family" to "Self Only" Option" if there aren't any other family members covered on the policy at the time of death. This will save the survivor several thousand dollars a year. OPM generally will do this automatically, however you should check to make sure this was done.
  - Review Contact List - Location: \_\_\_\_\_  
Include family, friends, login IDs and passwords lists online services and account information. This should include any and all contact information that will be needed by the survivor.
  - Review files to familiarize yourselves with what is there and where policies and other essential information is located.
  - Safety Deposit Box: Bank Branch: \_\_\_\_\_, Key Location: \_\_\_\_\_
  - Register the will with the court house. Many assets may transfer out of probate.  
Note: Jointly owned assets such as checking and savings accounts, stocks and bonds, house and cars go automatically to the surviving spouse in most states. Review "The Executors Guide" for detailed guidance. Assets owned individually should have designated beneficiaries, "Pay on Death" account designations or passed direct to children or loved ones through "Living Trusts."
- Living Trusts are not recorded like a will. Read the instructions with the Living Trusts and use the book "[Plan Your Estate](#)" for more guidance and/or consult with your attorney.
- File insurance claims - The Survivor's Report should list ALL insurance contact information. Insurance policy location: \_\_\_\_\_  
(You will need a death certificate for each policy.)

## A complete [estate planning](#) package.

Active insurance policies.

- FEGLI (Federal Employees Government Life Insurance) \$ \_\_\_\_\_ until retirement, \$ \_\_\_\_\_ after retirement. There number is (1-800-633-4542).
- Company \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
Account Number \_\_\_\_\_ Phone No: \_\_\_\_\_
- Company \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
Account Number \_\_\_\_\_ Phone No: \_\_\_\_\_
- Company \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
Account Number \_\_\_\_\_ Phone No: \_\_\_\_\_
- Company \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
Account Number \_\_\_\_\_ Phone No: \_\_\_\_\_

Change registration on all common assets:

- Change name on residence to “Spouse - or loved ones - Name” or to a “Living Trust” to [avoid probate](#). You can use “[WillMaker Plus](#)” to draft a new will and trust for the survivor or work with a local attorney.
- Change name on all joint assets to “Surviving Spouse” or designated beneficiary and add beneficiaries where appropriate. (Add “Pay on Death (POD)” whenever possible when you register the documents to avoid probate later.)
- Some assets/stocks, etc. may go direct to “children or other loved ones” if assets are registered with beneficiaries or Pay on Death (POD) designations. Beneficiaries must send in a death certificate to the account/asset manager to change the registration to the new owner.

Note: New owners need to identify beneficiaries or add POD to accounts. Add a beneficiary or POD designation for new owner registrations.

- Savings bonds are designated Pay on Death (POD) to specific beneficiaries as listed on each bond or as registered online if bonds are in book entry at TreasuryDirect.gov. The Surviving Spouse or beneficiary has to present a Certified Death Certificate to the bank when you cash the bonds in. the “Surviving Spouse” or beneficiary will have to pay taxes on the bond interest. The bank or TreasuryDirect.gov will provide a statement of interest earned for income taxes the year they were cashed.
- All income tax files for the past \_\_\_\_\_ years are located: \_\_\_\_\_

Visit [www.federalretirement.net](http://www.federalretirement.net) for additional guidance.

Notes:

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2. \_\_\_\_\_
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# Federal Retiree's Contact List

Copy & Distribute to All Personnel - Provided by [www.federalretirement.net](http://www.federalretirement.net)

The following contacts, with links to comprehensive guidance, is available for your use. This report provides contacts you need to plan for retirement and manage your annuity and benefits.

**OPM** - Retirees must contact OPM to initiate changes to their benefits, change allotments or direct deposit, report an annuitant's death, or to obtain duplicate 1099-R tax forms and request other services.

Web Address: <http://www.opm.gov/retire>, E-Mail: [retire@opm.gov](mailto:retire@opm.gov)

Toll free **1-888-767-6738**, TTY 855-887-4957, (weekdays between 7:40 AM to 5:00 PM Eastern Time. You must have your retirement claim number or Social Security number available. Keep redialing until you get through and expect long wait times. OPM advises that "the internet is not a secure environment for transmitting personal information via email. Replies via email typically take 15 days or more."

- Direct Deposit Changes – Call OPM or register to use their online services. Online services sign-up guidance: <https://fedretire.net/connect-to-opm-retirement-services-online/>
- FEGLI (1-800-633-4542) Call for life insurance benefits information or to report a death.
- Medicare (1-800-633-4227) 24 hours a day, 7 days a week for assistance.
- Social Security (1-800-772-1213) or visit <http://www.ssa.gov/mystatement>.
- TSP (Thrift Savings Plan) 1-877-968-3778, Monday through Friday, 7:00 a.m. to 9:00 p.m. EST. Web Site: <http://tsp.gov>
- FEHB Programs and Contact Numbers: Call your provider direct, a contact number is printed on your benefits card and in plan brochures.
- Federal Records Center: (314) 801-9250, FAX: 314-801-9269. The Federal Records Center is the depository for official personnel folders of persons no longer in the Federal service. Federal agencies, generally, transfer employment records to the Federal Records Center thirty days after the employee has been separated from Federal service. No requests for information from personnel or any other type of records will be accepted by telephone or e-mail. The mailing address and guidance is available online at <http://federalretirement.net/resources.htm>.

## Special Reports & Informative Sites

- [Federal Employee's Retirement Planning Guide](#) -Takes you step-by-step through the retirement process
- [How to be Physically & Emotionally Prepared When You Retire](#) - Free Report
- [How to be Financially Prepared When You Retire](#) - Free Report
- [Retirement cost analysis & free planning form](#) - Budget Work Sheets & Analysis
- [Federal Employee's Retirement Newsletter](#) - Sign up for our retirement planning email newsletter

Visit <http://federalretirement.net> for additional guidance.

Notes:

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