



# **U. S. Coast Guard Military Personnel**

## **Estate Planning & Final Affairs Handbook**

This handbook is accessible at: [www.dcms.uscg.mil/retiree](http://www.dcms.uscg.mil/retiree)

Assistant Commandant for Military Personnel (CG-1M)  
May 2025

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## CG Estate Planning & Final Affairs Handbook – May 2025

1. **GENERAL.** Coast Guard military retirees, annuitants, and survivors continue to report significant difficulty in managing **final affairs**, often feeling paralyzed and ill-equipped to deal with time sensitive, critical matters during the first days/weeks following a retiree's passing. The following reflects the type of comments (and emotions) shared by survivors with the CG National Retiree Help Desk, Regional Retiree Councils, CG Retiree Program Manager (CG-1M13), CG Pay & Personnel Center (PPC), and others.

*My husband, (Name), a Coast Guard retiree, just passed away and I'm at a loss as to who to notify of his passing, make funeral arrangements, get his military records including DD-214 and a list of medals/awards, my eligibility for and when I can expect to receive survivor benefits (with only Social Security benefits), and what, if any, other resources are available to me. We never really discussed final affairs.*

Coast Guard “first responders” highlighted above continue to do their best to provide and connect survivors with timely, needed information and resources, often wishing they could do more to help. CG Casualty & Decedent Affairs resources are limited and insufficient to fully support the needs of +60,000 CG military retirees, annuitants, and survivors.

This *unofficial handbook*, developed in partnership with the CG Personnel Service Center (PSC), CG Pay & Personnel Center (PPC), Assistant Commandant for Health, Safety & Work-Life (CG-1K), Assistant Commandant for Coast Guard Reserve (CG-R), and the Office of Legal Assistance (CG-LAD-L), is intended to help improve CG-1M engagement in and support for final affairs among CG Active-Duty/Reserve members, Retirees, Annuitants, and Survivors – within available resources. The handbook was developed with the following *strategic vision*.

*Coast Guard Active-Duty/Reserve members, retirees, annuitants, and survivors are fully informed, prepared, and supported in **basic estate planning and final affairs**.*

See additional background information in the letter from RADM Michael “Joe” Raymond, Assistant Commandant for Military Personnel (CG-1M), enclosure (1).

### Important Notes:

- Content herein and at external websites is general information, subject to change, and does not constitute an endorsement by the U. S. Coast Guard.
- This handbook is also intended for the benefit of CG civilian employees, CG Auxiliary members, PHS, NOAA, and other Uniformed Service members.
- You are **strongly** encouraged to discuss final affairs matters with trusted family, friends, estate planning professionals, and experts in each topic.
- Final affairs planning involves the use of a computer, internet searches, and printing, saving, and filing documents. If you are not equipped for and/or uncomfortable in any of these activities, you're strongly encouraged to seek needed assistance

**You may submit suggested updates to this document at:**

[HQS-SMB-PolicyandStandards@uscg.mil](mailto:HQS-SMB-PolicyandStandards@uscg.mil)

## 2. ESTATE PLANNING

- a. **What is an Estate?** At its most basic, your estate consists of **everything you own**, including but not limited to your:

- Checking and savings accounts
- Investments
- Home and other real estate
- Car and other motor vehicles
- Life insurance
- Personal possessions, including pets
- Proprietary data

Depending on the state law, your estate satisfies your outstanding debts after you die, significantly reducing your estate's value. That means that if your debts are greater than the size of your estate, there will be no assets to distribute in your estate plan. Fortunately, if there is not enough in the estate to repay your debts, your family members usually aren't responsible for your unpaid bills.

- b. **What is an Estate Plan?** It is common for people to confuse writing a will with estate planning. A will is a legal document that dictates how to distribute possessions that make up your estate after you die. An estate plan has a will but also includes other important documents protecting your family and property while you are alive but incapacitated. An estate plan guides your loved ones, including living parents or other family members if you're single/unmarried, in handling your financial affairs and medical care. If you have a spouse, minor children, or family members with special needs, your estate plan should provide for their care and financial support if you are incapacitated or after you have gone. Finally, an estate plan minimizes estate taxes and provides a fast, orderly distribution of your assets.

- c. **Top Excuses for not having an Estate Plan and Reasons to Act.**

<https://legacyassuranceplan.com/articles/why-plan/estate-planning-procrastination-lame-excuses-and-10-reasons-to-act>

- I'm too young to worry about it.
- I don't have enough assets to justify a plan.
- Estate planning is too complicated and time consuming.
- I'm not comfortable thinking about my own mortality.

- d. **Who should have an Estate Plan?** **Anyone 18 years and older should have a basic estate plan.** As a military member, your *financial readiness*, including an *estate plan* – and the *personal wellness* it brings – is key to *mission readiness*. All CG Active-Duty/Reserve members and retirees should have a **basic up-to-date estate plan**, including, but not limited to, the items below.

- e. **Will** – A last will and testament, the foundation of any good estate plan, is a set of instructions your estate’s executor or the personal representative responsible follows to administer your estate. The executor should be someone you trust (often parents or other family members for unmarried individuals) to carry out the will’s instructions and manage your assets until they can distribute them to your beneficiaries. A state probate usually supervises the executor to ensure they carry out your wishes.
- f. **Financial Power of Attorney** – A financial power of attorney (POA) allows you to name someone to manage your assets and finances on your behalf. In most cases, the named individual receives durable financial POA that lets them continue making financial decisions if you are incapacitated or too ill to manage your financial affairs. If you cannot make decisions for yourself and have yet to give someone durable financial POA, a probate court will appoint someone to act on your behalf if you are unable to do so. Your financial POA is legally required to act in your best interests; this includes:
- Managing your finances and assets in an honest and reasonable manner.
  - Avoiding situations where their interests will conflict with yours.
  - Keeping detailed records of their actions on your behalf.

Married couples often assume they don’t need to grant their spouse financial power of attorney because they hold many of their assets in joint names. However, it is not uncommon for a medical emergency to quickly exhaust the money in the couple’s joint bank account, where each spouse has the right to draw funds. Without a financial power of attorney, your spouse can’t access 401(k) accounts held in your name or accounts that require both spouses’ signatures. Additionally, some state agencies require power of attorney to seek benefits on behalf of an incapacitated spouse.

- g. **Living Will and Healthcare Power of Attorney** – A living will, also called an **advance medical directive**, sets out your wishes for your medical care should you become incapacitated or unable to make your own decisions due to illness. These documents usually state your wishes concerning life support or other life-sustaining interventions if you cannot decide for yourself. See <https://www.nia.nih.gov/health/advance-care-planning/advance-care-planning-advance-directives-health-care>

A **Healthcare Power of Attorney (POA)**, also called a **Health Care Proxy**, is a person you give legal authority to make crucial decisions regarding your medical care. In most cases, the individual has a durable medical power of attorney so they can continue making medical decisions if you have become incapacitated. These decisions include ethical considerations involving end-of-life medical care and communication with healthcare providers regarding your wishes. Most states assume the healthcare POA is durable, but the estate plan should clarify this issue. See choosing a Health Care Proxy at: <https://www.nia.nih.gov/health/advance-care-planning/choosing-health-care-proxy>

**Health Insurance Portability and Accountability Act (HIPAA) Release –**

<https://safe.menlosecurity.com/doc/docview/viewer/docN31401929DA31f64b5314d8155c26845061707cdd8f506f5246075a455cb97e5ee277604ff3b6> A signed HIPAA release form must be obtained from a patient before their protected health information can be shared with other individuals or organizations, except in the case of routine disclosures for treatment, payment or healthcare operations permitted by the HIPAA Privacy Rule. Releasing medical records without a HIPAA authorization is a HIPAA violation.

**Provider Orders for Life-Sustaining Treatment (POLST)** are portable medical orders that communicate to health care facilities and providers with a patient's wishes for end-of-life intervention, including emergency medical services (EMS). A POLST initiative seeks to use one style of form applicable across all health care settings, signed by a patient (or their surrogate) and their health care provider.

<https://www.aanp.org/advocacy/advocacy-resource/policy-briefs/issues-at-a-glance-provider-orders-for-life-sustaining-treatment-polst>

**Donating Your Body to Science –** <https://www.pcrm.org/ethical-science/animal-testing-and-alternatives/donate-your-body-to-science>

**Organ, and Brain Donation.** When someone dies, their healthy organs and tissues may be donated to help someone else. You can register to be an organ donor when you renew your driver's license or state ID. It may be possible to donate organs for transplant as well as the brain for scientific research. Helpful resources:

- [https://www.organdonor.gov/sign-up?gad\\_source=1&gclid=EAIaIQobChMI0JG-uZHSigMVg2FHAR3uBDunEAMYASAAEglzg\\_D\\_BwE](https://www.organdonor.gov/sign-up?gad_source=1&gclid=EAIaIQobChMI0JG-uZHSigMVg2FHAR3uBDunEAMYASAAEglzg_D_BwE)
- <https://www.nia.nih.gov/health/organ-donation/frequently-asked-questions-about-organ-donation-older-adults>
- <https://www.nia.nih.gov/health/brain-donation/brain-donation-gift-future-generations>

- h. Funeral Arrangements –** Placing funeral and burial arrangements in your estate plan helps to ensure that your final wishes are carried out. You can decide ahead of time what kind of funeral or memorial service you would like and where it will be held. You can also decide whether you would like to be buried or cremated and whether you want your body's ashes kept by loved ones or scattered in a specific place – such as *Burial at Sea*.

Be sure and specify certain religious, spiritual, or cultural traditions that you would like to have during your visitation, funeral, or memorial service. If you choose not to be embalmed or cremated, most states allow families to take care of transportation, preparation of the body, and other needed arrangements. You should put your preferences in writing and give copies to your loved ones and **attorneys** (e. g. POAs).

- **10 Reasons to Plan Ahead** <https://www.funeralbasics.org/10-reasons-plan-ahead/>
- **Funeral Directors and Planners.**  
<https://www.militaryonesource.mil/resources/millife-guides/military-funeral-honors-directors-and-planners/#:~:text=Funeral%20directors%20and%20planners%20can,used%20to%20verify%20military%20service>  
Funeral directors and planners help survivors by overseeing funeral services and providing support and guidance to family members during their time of need. Their duties include making arrangements for burial and cremation, educating families on available **veterans' benefits**, coordinating **military funeral honors** and ensuring families have all the forms and legal paperwork they need.
- **Military Funeral Honors,**  
<https://www.militaryonesource.mil/resources/tools/military-funeral-honors/>
- **Arlington National Cemetery – Scheduling a Funeral**  
<https://www.arlingtoncemetery.mil/Funerals/Scheduling-a-Funeral>
- **National Cemetery Administration.** Eligible Veterans and family may apply for Pre-Need burial eligibility and burial benefits such as flags, headstones and markers at <https://www.cem.va.gov> Additional helpful information is accessible at this website. The National Cemetery Administration can assist your Funeral Home Director or you in arranging for Military Funeral Honors.

**Before You Call Checklist** [https://dcms.uscg.afpims.mil/Portals/10/CG-1/retiree/docs/CGNRC/NCA\\_NCSO\\_BeforeYouCallChecklist%20\(1\).pdf?ver=V8wk2pjwjtBDWDXKEy98kQ%3d%3d](https://dcms.uscg.afpims.mil/Portals/10/CG-1/retiree/docs/CGNRC/NCA_NCSO_BeforeYouCallChecklist%20(1).pdf?ver=V8wk2pjwjtBDWDXKEy98kQ%3d%3d)

- Using Trusts for Estate Planning.** While you can establish a [trust](#) to hold your assets on behalf of your beneficiaries in your will, many people choose to establish trusts through separate documents. Among other things, a separate trust allows its assets to transfer outside of probate and may reduce the inheritance taxes due.

A trust is a fiduciary relationship where one party gives another party (called a “trustee”) the right to hold title to assets or property for the benefit of a third party. The person or organization establishing the trust is known as the “grantor.” The purpose of the trust is to protect the grantor’s assets by moving them to an independent trust entity and provide for distribution to the trust’s beneficiaries. The trustee is responsible for acting in the best interests of the beneficiaries and operating the trust in a manner consistent with the trust agreement.



Trusts are often used in estate planning because they reduce estate taxes, avoid the time and expense of probate proceedings, and govern the distribution of assets to beneficiaries. Because the federal estate tax levied is based on the size of a person's estate when they die, moving your assets to a trust reduces the size of your estate and tax burden. Additionally, the trust does not become a part of the public record when submitted to a court during the probate process. The two types of trust most often used for estate planning are revocable and irrevocable.

- **Testamentary/Non-Testamentary Trust** – This legal document is used to manage or protect assets, offer privacy, provide for multiple beneficiaries and children or tax planning, and avoid the delays and costs of probate court.
- **Revocable Trusts (Living Trusts)** – Revocable trusts are often referred to as living trusts because they can be modified or revoked during the grantor's lifetime. The grantor also serves as the revocable trust's initial trustee and can add or remove beneficiaries and change how to manage the assets. While a revocable trust offers maximum flexibility in estate planning, it does not provide much asset protection. Since the grantor still has the power to add or remove assets from the trust, their creditors can ask a court to have them remove assets from the trust and pass it along to them. When creating a revocable trust, you may want to contact your financial advisor to set beneficiary designations for assets such as:
  - Bank Accounts
  - Retirement Accounts
  - Insurance Policies

Once the grantor dies, the revocable trust becomes an irrevocable trust.

- **Irrevocable Trusts** – When you create an irrevocable trust the terms are set. The terms of an irrevocable trust can't be changed after that point, even if the grantor wants to. The grantor's assets move to the trust, and the assets are no longer considered their property. That means creditors of the grantor and the beneficiaries cannot access any assets held in an irrevocable trust. When a revocable trust becomes irrevocable upon the grantor's death, the grantor can no longer serve as a trustee. A successor trustee takes over responsibility for managing the trust. If there is no successor trustee, or the named individual is unable or unwilling to serve, a probate court can appoint someone as trustee. It is essential to name a successor trustee when you create a revocable trust if you don't want a stranger administering your assets.
- j. **Estate Planning Resources** – The following are a few of the many available resources offering information and assistance with estate planning. As previously noted, you are **strongly** encouraged to consult with **trusted** family members, friends, estate planning professionals, and subject matter experts in each area.
- **Coast Guard Legal Assistance** –  
[https://www.uscg.mil/Resources/legal/Legal\\_Assistance/](https://www.uscg.mil/Resources/legal/Legal_Assistance/)



## CG Estate Planning & Final Affairs Handbook – May 2025

Coast Guard legal assistance attorneys provide advice and counsel regarding personal legal issues to thousands of service members, dependents and retirees each year at no cost. These issues may involve family law, **estate planning**, consumer law, landlord-tenant relations, immigration or many other topics.

- **Coast Guard Personal Financial Management Program (PFMP)** – [Personal Financial Management Program \(PFMP\)](https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Personal-Financial-Management-Program-PFMP/)  
<https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Health-Safety-and-Work-Life-CG-11/Office-of-Work-Life-CG-111/Personal-Financial-Management-Program-PFMP/>  
CG Active-Duty/Reserve members and Civilian Employees are strongly encouraged to take the highly informative estate planning and related courses/webinars led by seasoned professionals at **NO COST** through the CG PFMP, as described in the 2025 CG SUPRT [Education Catalog](#) .
- **CG Mutual Assistance** – FREE Personal Estate Planning Kit for organizing your estate—saving you time, protecting your assets and helping you establish your legacy, at: [Personal Estate Planning Kit | Coast Guard Mutual Assistance](#)
- **MILITARY ONE SOURCE – What is Estate Planning?**  
<https://www.militaryonesource.mil/resources/millife-guides/estate-planning/>  
*You're a guardian of your country and your family. To safeguard your family's financial future, consider taking steps to help you gain control of your property and other assets so you can provide for them for the long term.*

### 3. GETTING YOUR AFFAIRS AND DOCUMENTS IN ORDER –

- Put your important papers and copies of legal documents in a secure place.** You can set up a file, put everything in a desk or dresser drawer, or list the information and location of papers in a notebook. For added security, you should consider getting a fireproof and waterproof safe to store your documents. If your papers are in a bank safe deposit box, keep copies in a file at home.
- Keep your trusted family members, friends, and attorney(s) informed of the location of your important papers.** You don't need to discuss your personal affairs, but someone you trust should know where to find your papers in case of an emergency. If you don't have a relative or friend you trust, ask a lawyer to help.
- Review your plans regularly.**
  - **It's important to review your plans at least once each year and when any major life event occurs, like a divorce, birth of a child, move, or major change in your health.**

- **USCG/USPHS/NOAA Retirees & Annuitants need to keep the CG Pay & Personnel Center, Retiree & Annuitant Services (PPC-RAS) informed of major life events, as they have a direct effect on pay & benefits.**

**d. Documents you need to have in place.**

<https://www.nia.nih.gov/health/advance-care-planning/getting-your-affairs-order-checklist-documents-prepare-future> When you're getting your affairs in order, it's important to prepare and organize important records and files all in one place. Typically, you will want to include personal, financial, and health information. Remember, this is a starting place. You may have other information to add. For example, if you have a pet, you will want to include the name and address of your veterinarian.

- **Personal Information**

- Full legal name and any other name used
- Social Security number
- Legal residence
- Date and place of birth
- Names and addresses of spouse and children
- Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoptions
- Employers and dates of employment
- Education records
- Names and phone numbers of religious contacts
- Memberships in groups and awards received
- Names and phone numbers of close friends, relatives, doctors, lawyers, and financial advisors

- **Financial Information**

- Sources of income and assets (pension from your employer, IRAs, 401(k)s, interest, Certificates of Deposit, etc.)
- Social Security information, such as disability payments, and any other benefits received
- Insurance information (life, long-term care, home, car) with policy numbers and agents' names and phone numbers
- Information about any annuities
- Names of your banks and account numbers (checking, savings, credit union)
- Investment income (stocks, bonds, property) and stockbrokers' names and phone numbers.
- Copy of the most recent income tax return
- Location of most up-to-date will with an original signature

- Liabilities, including property tax — what is owed, to whom, and when payments are due.
- Mortgages and debts — how and when they are paid
- Location of original deed of trust for home
- Car titles and registrations
- Credit and debit card names and numbers
- Location of safe deposit box and key location
- **Health Care information**
  - Names, addresses, and phone numbers of physicians and hospital stays
  - Name and address of the nursing home you have resided in
  - Current prescriptions (be sure to update this regularly)
  - Living will
  - Durable power of attorney for health care
  - Copies of any medical orders or forms you have (for example, a do-not-resuscitate order)
  - Health insurance information with policy and phone numbers
- **Military Records** – Ensure your spouse has your **DD-214(s)** or copies. The Veterans Administration (VA) and other organizations will require a copy of your DD-214 to approve death/other benefits. To get copies of your DD-214(s):
  - If you Retired On/After 1 Oct 2006 – Your DD-214(s) should be accessible in Coast Guard Primary Records Center (iPERMs) at: <https://iperms.mymilrecord.uscg.mil/login/>
  - If you Retired prior to 1 Oct 2006 – Your DD-214(s) should be accessible at the National Personnel Records Center (NPRC), accessible at: <https://www.archives.gov/veterans>
- e. **VA Record of Personal Affairs Worksheet (Appendix B)**  
<https://www.benefits.va.gov/BENEFITS/docs/VASurvivorsKit.pdf> This worksheet is an example of one that will help you consolidate important information needed by your loved ones at the time of your passing. Be sure to keep in a secure location, as it will contain Personally Identifiable Information (PII). Do NOT submit to the VA.  
  
**The fillable worksheet is accessible at:** [https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/CGNRC/VA%20Survivors%20Kit\\_Record%20of%20Personal%20Affairs.pdf?ver=KejM6gp2beLA4ZRrFVfjKw%3d%3d](https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/CGNRC/VA%20Survivors%20Kit_Record%20of%20Personal%20Affairs.pdf?ver=KejM6gp2beLA4ZRrFVfjKw%3d%3d)

4. **PREPARING FOR A VETERAN’S PASSING** – Preparing for the passing of a loved one, or even oneself, is a difficult and confusing time. The information below will help in knowing what to do to help ensure your survivors have what’s needed to obtain the benefits for which they may be entitled.  
<https://www.benefits.va.gov/BENEFITS/docs/VASurvivorsKit.pdf>

- a. **VETERANS CRISIS LINE** <https://www.veteranscrisisline.net> 24/7, confidential crisis support for Veterans and loved ones. You don't need to be enrolled in VA benefits or health care to receive help. <https://www.veteranscrisisline.net/get-help-now/chat/>



**b. For the Veteran, when discussing your final wishes with your loved ones:**

- Discuss your military service and any VA disability rating information with your family and if possible, locate copies of your military separation document(s), such as your DD214.
- Use VA-Form 21-686C to document your and your spouse's marital histories. This information may be needed if your spouse applies for VA benefits after your passing.
- Discuss your final wishes regarding your remains. If you wish to be buried in a national cemetery, consider applying now for pre-need burial eligibility.
- Discuss if any of the life insurance programs VA offers are needed to cover any of your or your family's expenses.
- Be sure to complete and annually review your life insurance beneficiary designation(s), which will make it much easier to file a claim and receive benefits quickly.

**c. For the Veteran's family, as the Veteran is approaching end of life:**

- Speak to the Veteran's doctor about how to obtain copies of medical records before and after the Veteran's passing in case they may be needed in the future.
- Discuss with the Veteran where and when they have received treatment for any medical conditions which you believe may have been incurred in, or exacerbated by, their military service.
- If you believe the Veteran may be entering into their period of final illness, begin keeping a record of any medical expenses related to that final illness.
- If the Veteran wishes to be interred in a national cemetery, locate their pre-need burial approval (if they applied), or clarify their wishes as to where they would like to be interred.

**d. For the Veteran's parents, spouse, or dependent children, after the Veteran's passing:**

- Consider if you wish to apply for VA Survivors Pension or DIC. • If the Veteran had a VA Life Insurance policy, or other policy, prepare and submit a claim required supporting documentation.
  - If you have a medical condition, disease, or injury which necessitates the aid and attendance of another person in performing your activities of daily life, or are housebound, have your physician complete a statement outlining your medical condition.
  - If you believe the Veteran's death was related to a condition incurred during military service, or exacerbated by military service, obtain copies of any private medical records from the Veteran's physician (VA hospital records and military medical records can be obtained by VA).
- e. **VA Summary of Benefits for Veterans and their Families AND How to Apply for Benefits – Highly Informative, Helpful Resource**  
<https://www.benefits.va.gov/BENEFITS/benefits-summary/SummaryofVABenefitsFlyer.pdf>
- f. **For Help with Your Benefits** – Applying for VA benefits, especially at the time of the passing of a loved one, can be difficult and confusing. However, several organizations exist to help you navigate this process, usually cost-free. Here are a few places you can go for help with the claims process:
- **County Veterans Service Officers** – Most local governments in the United States have a designated County Veterans Service Office or Agency, staffed by County Veterans Service Officers or (“CVSOs”). These officers operate independent of VA, but receive VA training, and can act as liaisons between claimants and VA. They are usually well versed in benefits eligibility requirements and claims processing and are available to help you locally.
  - **Veterans Service Organizations** Veterans Service Organizations (VSO) are private groups dedicated to providing Veterans and their families with various services, including assistance with claims processing. These groups can help you by representing you before VA and can assist you in completing your claim. While these groups are not formally connected to the government or VA, they receive VA accreditation and training, and do not charge for their services. To request assistance from VSO, attorney, or claims agent you can use the directory found online at:
  - **Information on how you can locate and request an Attorney, Claims Agent, or Veteran Service Organization (VSO) to help prepare and submit your claims for VA benefits is accessible at:**  
<https://www.ebenefits.va.gov/ebenefits/manage/representative>

**g. Additional Resources to Assist in Preparing for the Loss of a Loved One.**

- **Coast Guard Chaplain Corps.** <https://www.uscg.mil/Leadership/Senior-Leadership/Chaplain-of-the-Coast-Guard/locations/>
- **Military Officers Association of America (MOAA)** <https://www.MOAA.org/> Preparing for the Loss of a Military Spouse at <https://www.moaa.org/content/publications-and-media/moaa-publications/help-your-survivors-detail>
- **FIVE WISHES WORKBOOK**, explaining how you want to be treated if you become seriously ill, is accessible at [https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/CGNRC/5%20Wishes%20Workbook\\_2.pdf?ver=l0Saer2TwAiTtR26wOz4dQ%3d%3d](https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/CGNRC/5%20Wishes%20Workbook_2.pdf?ver=l0Saer2TwAiTtR26wOz4dQ%3d%3d) No one ever plans to be sick or disabled. Yet, planning can make all the difference in an emergency and at the end of life. Being prepared and having important documents in a single place can give you peace of mind, help ensure your wishes are honored and ease the burden on your loved ones. The *5 Wishes Workbook* allows your family or caregiver to know exactly what you want, so they don't have to guess. Documentation of your decisions is legally valid in nearly every state.

**h. Financial Planning and Life Insurance**

- **Beneficiaries** – Ensure you have up to date Beneficiary Information for all bank accounts, stock funds, IRAs, policies, Thrift Savings plans, and other retirement accounts. This list can/should be updated whenever changes to benefits are made. It would be great to have a folder with this information included with other financial information. Failure to designate beneficiaries will only delay the passing of accounts to the survivors and could drag on for an extended period.
- **Banking** – This includes Certificates of Deposit, checking accounts, savings accounts, ATM cards, and debit cards. When a bank account owner dies, the process is straightforward if the account has a joint owner or beneficiary designated. Otherwise, the account typically becomes part of the owner's estate or is eventually turned over to the state government and the disbursement of funds is handled in probate court. For this reason, all bank accounts should be joint accounts or at least have a beneficiary designated.
- **Survivor Benefit Plan (SBP)** – Your military spouse may have elected to enroll in the Survivor Benefit Plan (SBP) upon his/her retirement from

military service. SBP is a government sponsored and supplemented life insurance plan. The status of that election is found on the member's pay slip. If you have questions, please call the CG Pay & Personnel Center, Retiree & Annuitant Services (PPC-RAS) at **866-772-8724**.

**Note: Survivors must apply for SBP payments as well as final retired pay.** Forms are available on the last pages of the *Information for Survivors of USCG, USCGR, NOAA and PHS Retirees*, accessible at:  
<https://www.dcms.uscg.mil/portals/10/cg-1/ppc/ras/survivorguide.pdf>

For survivors of retirees who were also a Civil Servant, see the Office of Personnel Management (OPM) Services Online page at <https://www.servicesonline.opm.gov>. or contact OPM online at <https://www.opm.gov/support/retirement/contact/> or at **1-888-767-6738**.

- **Life Insurance Policies** – Life insurance policies should be readily available for survivors' retrieval. Many have claim forms that can be completed in advance. Doing so will make for a timely and smoother payment. Discuss this with the Life Insurance Beneficiaries. Designation of beneficiaries should be kept up to date as circumstances or desires change. Many veterans have enrolled in Veterans Group Life Insurance (VGLI) and/or other service-related life insurance companies. [Navy Mutual Aid, 5Star Life Insurance, MOAA]. Some of these organizations have excellent and free resources that can be useful, in addition to offering life insurance. Some banking institutions offer a free minimal life insurance policy (\$1,000) to their members – these policies should also be provided within your listing of insurance policies). Hyperlinks to service -related life insurance companies are listed below.
- **Veterans Group Live Insurance (VGLI)** <https://www.va.gov/life-insurance/options-eligibility/vgli/>
- **National Association of County Veterans Service Officers, NACVSO** at <https://www.nacvso.org/>
- **National Resource Directory.** The NRD is a database of validated resources that supports recovery, rehabilitation, and reintegration for service members, veterans, family members, and caregivers, accessible at <https://www.nrd.gov>  
One of the NRD resources is the guide for

## 5. LEGAL ASSISTANCE

### a. Coast Guard Legal Assistance

[https://www.uscg.mil/Resources/Legal/Legal\\_Assistance/](https://www.uscg.mil/Resources/Legal/Legal_Assistance/)



CG legal assistance attorneys provide advice and counsel regarding personal legal issues to thousands of service members, dependents, and retirees each year at **no cost**. They can provide the necessary estate planning documents, including wills, advanced medical directives and powers of attorney, for most clients. Legal assistance attorneys may also be able to help with other personal legal issues, such as family law, consumer law, landlord relations, immigration, notaries and **other topics**.

- b. **Other Military Legal Resources** <https://www.militaryonesource.mil/financial-legal/legal/military-legal-resources-available-to-you/>
- c. **General** – If you decide not to use free legal assistance, you'll want to talk with a private lawyer about setting up a **will, power of attorney, advance medical directive and other estate planning documents**. Be sure to ask about the lawyer's fees before you make an appointment. You should be able to find a directory of local lawyers on the internet or contact your local library, local bar association, or the Eldercare Locator.

## 6. ADVANCE CARE PLANNING AND CAREGIVING

- a. **Advance Care Planning** – No matter which end-of-life care setting you choose, it's important to make plans for this care in advance. Having these documents in place helps medical staff provide the care that you wish to receive at the end of life and helps family members avoid having to make difficult decisions about your care without your input. Learn more about [advance care planning](#).
- a. **Decisions: Tips for Caregivers and Families** – In terms of a caregiver or family member, what matters most to your loved one can help you honor their wishes and give you peace of mind if they become too sick to make decisions. Unfortunately, only one in three people in the United States has a plan for their future health care in place. There are steps you can take to help your friend or family member navigate future medical decisions — and to be prepared to make decisions for them, if needed. This is part of <https://www.nia.nih.gov/health/advance-care-planning/advance-care-planning-advance-directives>, health-care which involves preparing for decisions about future medical care and discussing those wishes with loved ones. This NIH has advance care planning discussion at: <https://www.nia.nih.gov/health/advance-care-planning/advance-care-planning-advance-directives-health-care>
- b. **Caregiving** – When it comes to caregiving, "**first take care of yourself**" means prioritizing your own physical and mental well-being before fully dedicating yourself to caring for someone else, as it's essential to maintain your own health and energy levels to effectively provide care to your loved one; this includes getting enough sleep, eating well, exercising, managing stress, and seeking support when needed. Key points about prioritizing self-care in caregiving.

- **Prevent burnout:** Neglecting your own needs can lead to caregiver burnout, impacting your ability to provide adequate care.
- **Better decision making:** When you're well-rested and healthy, you can make better decisions regarding your loved one's care.
- **Emotional resilience:** Taking care of yourself can help you manage the emotional stress that comes with caregiving.

**How to practice self-care as a caregiver:**

- **Physical health:**
  - Eat a balanced diet
  - Get regular exercise
  - Maintain a healthy sleep schedule
  - See your doctor for regular checkups
- **Mental health:**
  - Practice relaxation techniques
  - Engage in hobbies you enjoy
  - Seek support from friends and family
  - Consider joining a caregiver support group
- **Caregiving management:**
  - Set realistic expectations
  - Learn about available resources
  - Utilize respite care when needed
  - Communicate openly with your loved one and other family members

- c. **Tragedy Assistance Program for Survivors (TAPS) Caregiver to Survivor**  
<https://www.taps.org/caregiver> *Our nation's military and veteran caregiver survivors are the hands and hearts of a nation.* The Tragedy Assistance Program for Survivors (TAPS) offers caregiver programs to support military spouses and caregivers of fallen service members.

- **TAPS peer mentor program:** Connects caregivers with peer mentors
- **Events:** TAPS hosts events for caregivers.
- **TAPS volunteer jobs:** Caregivers can volunteer to gain work experience, build credentials, and support other military spouses.

- d. **National Institute on Aging, *The Caregivers Handbook*,**  
<https://order.nia.nih.gov/publication/caregivers-handbook>

- e. **AARP Caregiver Support** <https://www.aarp.org/caregiving/> AARP offers a number of useful sites to help caregivers, individuals who are recently widowed and is well worth exploring.
- f. **Veterans Administration (VA) Caregivers Program.** This program applies only to caregivers of veterans receiving VA Health care. Additional program features are for veterans with at least 70% disability. The VA Caregiver Support Program (CSP) offers clinical services to caregivers of eligible and covered Veterans enrolled in the VA health care system. The program's mission is to promote the health and well-being of family caregivers who care for our Nation's Veterans, through education, resources, support, and services. There is a [CSP Team Locator](https://www.va.gov/find-locations/?facilityType=health) at <https://www.va.gov/find-locations/?facilityType=health> CSP offers Primary Family Caregivers enrolled in the Program of Comprehensive Assistance for Family Caregivers (PCAFC) access to expert-led legal and financial planning services at <https://www.caregiverfinanciallegal.va.gov> Caregiver Support Line \_Call 855-260-3274
- g. **The National Council on Aging.** For those who decide to stay in their home while caring for a loved one, the National Council on Aging has a number of resources available to make this decision manageable at <https://aginginplace.org/>
- h. **Palliative Care** [https://www.va.gov/GERIATRICS/pages/Palliative\\_Care.asp](https://www.va.gov/GERIATRICS/pages/Palliative_Care.asp) Palliative Care uses comfort care with a focus on relieving suffering and controlling symptoms to allow normal day-to-day activities and continue to do what is most important, Palliative care aims to improve the quality of life – in mind, body and spirit. Palliative Care can be combined with treatment that is aimed at curing or controlling illnesses. It can be started at the time of your diagnosis and may be provided throughout the course of the illness.
- i. **VA Geriatrics and Extended Care, Medical Foster Homes** [https://www.va.gov/geriatrics/pages/Medical\\_Foster\\_Homes.asp](https://www.va.gov/geriatrics/pages/Medical_Foster_Homes.asp)
- j. **Elder Care.** The Eldercare Locator is a public service of the U.S. Administration on Aging connecting people to services for older adults and their families. This locator allows people to search for a variety of topics using ZIP codes to find services nearest to them, **Call: 1 800-677-1116.**
- k. **National Institute on Aging (NIA).** National Institute on Aging has several useful publications, including The Caregivers Handbook. All of these FREE publications can be ordered and may be ordered in Spanish at <https://order.nia.nih.gov/>
- l. **VA Long Term Care** [https://www.va.gov/geriatrics/pages/VA\\_Long\\_Term\\_Care\\_Services.asp](https://www.va.gov/geriatrics/pages/VA_Long_Term_Care_Services.asp)

- m. **Armed Forces Retirement Homes** (currently in two locations) at <https://www.afrh.gov/>
- n. **Florida Elder Affairs Caregivers Tool Kit (One State's example)** at <https://www.elderaffairs.org>
- o. **Military Caregiver Support** at <https://www.nrd.gov/misc/crdDownload> The NRD provides links to organizations for family and Caregiver Support at: <https://www.nrd.gov/Family-Caregiver-Support>

7. **DIFFERENT CARE SETTINGS AT THE END OF LIFE –**

<https://www.nia.nih.gov/health/end-life/different-care-settings-end-life#home>

- a. **Nursing Homes or other Care Facilities** – Many people are in care facilities, such as [nursing homes](#), at the end of life. In a nursing home, nursing staff are always present. Unlike a hospital, a doctor is not in the facility at all times but is available when needed.
- b. **Hospice Care.** Many hospitals and rehab centers can help set of a range of hospice care for when a patient is no longer being treated for a disease. Hospitals often have social workers that can help with hospice. Level of care is one of many things to consider when choosing a hospice. Patient and caregiver needs may impact on the level of care a hospice provides. Additionally, hospices that see a small number of patients might not have patients that need a level of care besides routine home care. If you're considering a hospice that hasn't provided a level of care beyond routine home care in a 3-year period, talk to your doctor and/or hospice representative.
  - **Medicare-Certified 4 Levels of Hospice Care.**
    - **Routine Home Care** – Most common level of care in hospice. Patient is generally stable and the patient's symptoms, like pain or nausea and vomiting, are adequately controlled. Usually provided in the home.
    - **General Inpatient Care** – Crisis-like level of care for short-term management of out-of-control patient pain and/or symptoms. Usually provided outside the home, in an inpatient setting at a medical facility like a hospital or skilled nursing facility.
    - **Continuous Home Care** – Crisis-like level of care for short-term management of intolerable patient pain and/or symptoms. Usually provided in the home.

- **Respite Care** – A level of temporary care provided in nursing home, hospice inpatient facility, or hospital so that a family member or friend who's the patient's caregiver can take some time off. This level of care is tied to caregiver needs, not patient symptoms.
- **Hospice and Palliative Care Resources**
  - **National Hospice and Palliative Care Organization (NHPCO) is becoming the National Alliance for Care at Home** – This new national Alliance is your partner to help care providers achieve your goals now and in the future. <https://www.nhpco.org/>
  - **Medicare** <https://www.medicare.gov/coverage/hospice-care>
  - **Hospice Foundation of America** <https://hospicefoundation.org/Hospice-Care/Hospice-Services>
  - **CaringInfo** – A program of the **NHPCO**. Understanding and discussing topics like [advance directives](#), [palliative care](#), [caregiving](#) and [hospice care](#) may feel overwhelming on top of dealing with a serious or life-limiting illness. Our [guides](#) and [resources](#) are here to help you through the journey you are on and to aid you in understanding the choices you have. <https://www.caringinfo.org/>
- b. **End-of-Life Care at Home** – Home is likely the most private setting for someone who needs end-of-life care. It allows for family and friends to come and go freely and may give the person who is dying a sense of comfort. Services such as visiting nurses as well as special equipment, such as a hospital bed or bedside commode, can be arranged to be at the home.

It's important for a caregiver or family member to work closely with the health care team to decide the type of [comfort care](#) needed at home in order to make the dying person as comfortable as possible. This type of care can often be provided by nursing assistants or family and friends without medical training. However, a doctor will continue to oversee the patient's health care plan. [Hospice care](#) is frequently used at home.

Caring for someone who is at home at the end of life can be physically, emotionally, and financially demanding for the people providing the care. Extra support from paid caregivers or home service providers, also known as [respite care](#), can help. If the person who is dying is returning home from the hospital, sometimes a hospital discharge planner, who is often a social worker, will be able to help with the logistics. Your [local Area Agency on Aging](#) might be able to recommend other sources of help.
- c. **End-of-Life Care in Hospitals** – In a hospital setting, you will have access to medical professionals who understand the needs of a dying person. This can be very

reassuring to both the person and their family. In addition to the regular care team, some hospitals have [palliative and hospice care](#) teams that can assist with managing uncomfortable symptoms at the end of life, such as digestive issues or pain. These teams can also help with [making medical decisions](#) for patients or families.

## 8. UPON THE DEATH A COAST GUARD MILITARY MEMBER/RETIREE

- a. **A Death at Home** – Many States require you to contact the police upon a loved one's death at home. Whichever state you live in, a **call to the police will start a process that will end in a certificate of death being issued.** You will need many official copies.
- b. **A Death at a Hospital or Hospice** – Most people pass away at a hospital or in hospice care. They will take care of further official notifications. If a funeral home has been selected, that home should be called timely as they will need to make arrangements to take the deceased to the funeral home to commence final preparations that hopefully have been discussed and agreed to.

If your loved one died in a facility, such as a hospice, nursing home, or hospital, discuss any important customs or rituals with the staff early on, if possible. You could ask a member of your religious community or a spiritual counselor to come. Soon after the funeral director becomes involved, funeral arrangements have been made, there are a host of parties to be informed. One person need not make all of the calls, and most do not need to be made immediately. But timely notation of governmental and financial institutions should be given a high priority

- c. **Get a Legal Pronouncement of Death.** As soon as possible, the death must be officially pronounced by someone in authority like a doctor in a hospital or nursing facility or a hospice nurse. This person also fills out the forms certifying the cause, time, and place of death. These steps will make it possible for an official death certificate to be prepared. This legal form is necessary for many reasons, including life insurance and financial and property issues.
- d. **After-Death Arrangements.** If the person was in hospice care., a plan for what happens after death will already be in place. If death happens at home without hospice, try to talk with the doctor, local medical examiner (coroner), your local health department, or a funeral home representative in advance about how to proceed. You can also consider a home funeral, which is legal in most states.

Arrangements should be made to pick up the body as soon as the family is ready and according to local laws. This can be done by a funeral home or by the family themselves in most states. The hospital or nursing facility, if that is where the death took place, may help with these arrangements. If at home, you will need to contact the

funeral home directly, make arrangements yourself, or ask a friend or family member to do that for you.

The doctor may ask if you want an autopsy. This is a medical procedure conducted by a specially trained physician to learn more about what caused the death. For example, if the person who died was believed to have Alzheimer's disease, a brain autopsy will allow for a definitive diagnosis. If your religion or culture objects to autopsies, talk to the doctor. Some people planning a funeral with a viewing worry about having an autopsy, but the physical signs of an autopsy are usually hidden by clothing and other body preparation techniques.

- e. **What to Do Within A Few Weeks of Death** – During the first few days/weeks, you will need to report the passing of your loved one, a CG military retiree or annuitant, to the CG Pay & Personnel, Retiree & Annuitant Services (PPC-RAS), and other government, public, and private organizations – which should be listed in your **Record of Personal Affairs Worksheet (Appendix B)**.

- f. **Survivor's Journey Checklist**

<https://download.militaryonesource.mil/12038/MOS/ResourceGuides/CMA-Survivors-Journey-Checklist.pdf>

- g. **Death Notification Checklist.** <https://www.joincake.com/blog/death-notification-checklist/>

- h. **National Institute on Aging – What To Do After Someone Dies**

<https://www.nia.nih.gov/health/grief-and-mourning/what-do-after-someone-dies>

What to do after someone dies depends on where the person died. If someone dies at [home](#), there is no need to move the body right away. If the person was in hospice, a plan for what happens after death will likely already be in place. If the person wasn't in hospice, talk with the doctor, local medical examiner (coroner), local health department, or a funeral home representative about how to proceed. You might want to have someone make sure the body is lying flat before the joints become stiff. This rigor mortis begins sometime during the first few hours after death.

When a loved one passes, some people want to stay in the room with the body; others prefer to leave. Some families want time to sit quietly with the body, console each other, and maybe share memories. This is the time for any special religious, ethnic, or cultural customs that are performed soon after death.

If your loved one died in a facility, such as a [hospital](#) or [nursing home](#), discuss any important customs or rituals with the staff early on, if possible. You could ask a member of your religious community or a spiritual counselor to come. If you have a list of people to notify, this is the time to call those who might want to come and see the body before it is moved.



- i. **Consumers Report List of Actions When a Loved One Dies.**  
<https://www.consumerreports.org/health/family/what-to-do-when-a-loved-one-dies-a3615919379/>
- j. **CG PPC-RAS. 866-772-8724, [ppc-dg-customer@uscg.mil](mailto:ppc-dg-customer@uscg.mil)**
- k. **Social Security Administration (SSA). 800-772-1213.**
- l. **Defense Enrollment Eligibility Reporting System (DEERS). 800-538-9552**  
DMDC/DEERS connects with TRICARE.
- m. **Department of Veterans Affairs. 800-827-1000**
- n. **Burial at Sea (BAS)**
  - **Coast Guard – [Field Support - Casualty Matters \(uscg.mil\)](https://www.uscg.mil/field-support-casualty-matters/)**
  - **Navy – <https://www.militaryonesource.mil/casualty-assistance/survivor-support/burial-at-sea/>**
  - **VA – <https://www.va.gov/burials-memorials/schedule-a-burial/>**
- o. **Military Funeral Honors. [https://www.cem.va.gov/military\\_funeral\\_honors.asp](https://www.cem.va.gov/military_funeral_honors.asp)**  
<https://www.militaryonesource.mil/programs/military-funeral-honors/>
- p. **Office of Personnel Management. 888-767-6738** (For current civil service employees and those receiving civil service retirement.)  
  
**Survivor Benefits <https://www.opm.gov/retirement-center/survivor-benefits/>**
- q. **Life Insurance Companies.** You will need a death certificate and policy numbers to make claims on any policies.
- r. **Veterans Group Life Insurance. 800-419-1473 <https://www.va.gov/life-insurance/options-eligibility/vgli/>**
- s. **Veterans Benefits Administration Burial Benefits – <https://www.benefits.va.gov/compensation/claims-special-burial.asp>**  
  
**Life Insurance <https://www.benefits.va.gov/insurance/index.asp>**
- t. **Star Life Insurance. 866-863-9753.** 5Star Life is the **Armed Forces Benefit Association (AFBA)** principal underwriter for member insurance products, [underpinning AFBA's support of our country's armed forces and first responders.](#)  
[Armed Forces Benefit Association \(AFBA\)](#)

- u. **Navy Mutual Aid** <https://www.navy mutual.org>
  - v. **Credit agencies.** To prevent identity theft, you will want to send copies of the death certificate to three major firms:
    - Equifax - <https://www.equifax.com/personal/contact-us/>
    - Experian - <https://www.experian.com/contact/personal-services-contacts.html>
    - TransUnion - <https://www.transunion.com/>
  - w. **Banks and Financial Institutions.** If your loved one left a list of accounts and passwords, it will be much easier to close or change accounts. You will need to present a copy of the death certificate if the person did not leave a list.
  - x. **Close social media accounts.** Some accounts may have autopay. Be sure to cancel these accounts if no longer desired.
    - Facebook
    - X formerly known as Twitter
    - Instagram
    - TikTok
    - LinkedIn
    - Email accounts
  - y. **The Long Blue Line** <https://www.longblueline.org/> The Long Blue Line is distributed quarterly to USCG/USPHS/NOAA Retirees & Annuitants. See this publication for instructions on how to place a notice of the death of a retiree's spouse or other dependent. Retiree death notices are collected in CG Direct Access (DA) following reporting to CG PPC and placed in The Long Blue Line.
9. **MILITARY PERSONNEL CASUALTIES AND DECEDENT AFFAIRS, CIM\_1770\_9 (series)**  
[https://media.defense.gov/2017/Mar/29/2001723562/-1/-1/0/CIM\\_1770\\_9A.PDF](https://media.defense.gov/2017/Mar/29/2001723562/-1/-1/0/CIM_1770_9A.PDF)
- a. **Military Funeral Honors (MFH)** – When requested by the NOK or a funeral director, the Coast Guard shall provide a funeral honors detail for the funeral of a qualified Coast Guard veteran. Rendering MFH reflects the high regard and respect accorded to military service and demonstrates military professionalism to the nation and the world.

The ceremony will include, at a minimum, the folding of a U.S. Flag, the presentation of the flag to the family of the veteran, and the playing of Taps. Taps may be played by a bugler, simulated using an electronic bugle, or played using a recording on audio equipment. Other musical tribute may be performed in addition to Taps. For example, a bagpipe salute may be provided by a member of the Coast Guard Pipe Band or a piper from another organization (additional information is

available at [www.uscgpipeband.org](http://www.uscgpipeband.org)). The funeral honors detail will provide the audio equipment if adequate audio equipment is not otherwise available. CIM\_1770.9, Table 3-2, accessible at the link above, depicts the specific MFH appropriate for various categories of servicemembers

- b. **Active-Duty vs Reserve Members** – “**Active Duty**” refers to the process of handling the death of a service member who is currently serving full-time in the military, while “**Reserve**” refers to the same process but for a service member who is only activated part-time and typically only during training drills or deployments, meaning the procedures for handling their death may differ slightly depending on their status at the time of passing; both active duty and reserve personnel are entitled to similar death benefits if they die while on active duty or during authorized training periods, but the specific details of the case management might vary slightly depending on their service status. See Military Personnel Casualties and Decedent Affairs, CIM\_1770\_9A, at the link above.
- c. **Active-Duty vs Retiree Members** – Differences between “**Active-Duty**” and “**Retiree**” decedent affairs are in the specific benefits and procedures involved upon their death, with active-duty members having additional Coast Guard support and immediate benefits like a death gratuity, while retirees primarily access survivor benefits like the Survivor Benefit Plan (SBP) which provides a portion of their retired pay to eligible beneficiaries after their death. See Military Personnel Casualties and Decedent Affairs, CIM\_1770\_9A, at the link above. Key points:
  - **Active Duty:**
    - Death Gratuity: Upon death while on active duty, eligible survivors receive a lump sum payment known as a death gratuity.
    - Casualty Assistance Calls Officer (CACO): A designated individual who assists the family of a deceased active-duty member with funeral arrangements, benefits, and other necessary support.
    - Immediate benefits processing: Due to the active-duty status, the process of handling death benefits is often faster.
  - **Military Retiree:**
    - No death gratuity: Typically, retirees do not receive a death gratuity.
    - When a USCG/USPHS/NOAA Uniformed Retiree dies, their death must be reported to the CG Pay & Personnel Center (PPC) to stop further retired pay payments and, if eligible, start Survivor Benefit Plan (SBP) payments. Retirees who have SBP deductions from their retired pay will need to report the passing of their survivor (e. g. spouse) to CG PPC – starting the process to stop SBP deductions.
    - The CG may pay or reimburse some decedent affairs expenses for retirees and dependents of retirees who die outside the U.S. Most coverage is limited to transportation of their remains to a point of entry in the U.S. and basic preparation of remains. Transportation is authorized, including on a space-available basis, on military or military-chartered aircraft.

- When a military retired member or their dependent(s) dies while properly admitted to an Armed Forces medical facility located in the U.S., at the request of the NOK, the Coast Guard pays to transport the member's remains to the place of burial or may pay the cost of such transportation.
- The VA provides one flag to drape the casket or accompany the urn of a deceased veteran who served honorably in the U. S. Armed Forces. This flag may be obtained at any VA regional office or U.S. Post Office. NOK may also complete an Application for United States Flag for Burial Purposes, Form VA-27-2008. For more information including a downloadable version of this form, refer to the Veterans Benefits Administration, VA website:  
<https://www.benefits.va.gov/BENEFITS/factsheets/burials/flag.pdf>
- VA Burial Allowance and Transportation Benefits  
<https://www.va.gov/burials-memorials/veterans-burial-allowance/>

#### 10. CC PAY & PERSONNEL CENTER, RETIREE & ANNUITANT SERVICES –

- a. **Comprehensive Survivor Guide.** <https://www.dcms.uscg.mil/portals/10/cg-1/ppc/ras/survivorguide.pdf> This publication (PPCPUB 1800) should be consulted early and often. It is an excellent document and a great starting point. It covers many of the topics discussed elsewhere in this guide. There are actions to be taken that are not included in this publication and they are addressed in the following discussions.
- b. **Survivor's Guide Trifold Brochure.** [https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/RAS/Survivor's%20Guide%20Trifold%20\(Oct%202024\).pdf?ver=3XaunKBjym0IRIjpQYO37g%3d%3d](https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/RAS/Survivor's%20Guide%20Trifold%20(Oct%202024).pdf?ver=3XaunKBjym0IRIjpQYO37g%3d%3d)
- c. **Reporting a Death to PPC-RAS.**  
[https://www.dcms.uscg.mil/ppc/ras/#:~:text=Please%20report%20the%20passing%20of,\(pm\)%20central%20time](https://www.dcms.uscg.mil/ppc/ras/#:~:text=Please%20report%20the%20passing%20of,(pm)%20central%20time) Please report the passing of your loved one via e-mail to [ppc-dg-customer@uscg.mil](mailto:ppc-dg-customer@uscg.mil) or by phone at (866) 772-8724 (business hours are: Monday - Friday 7:30 (am) to 4:00 (pm) central time).

**REPORTING THE DEATH OF A RETIREE, ANNUITANT, or FORMER SPOUSE (who is receiving pay)** Please provide the following information when reporting the death of a retiree, annuitant, or former spouse (who is receiving pay)

***Deceased Persons Information:***

1. Employee ID number or /SSN:
2. Full Name:
3. Date of Death:
4. Type of death: (Natural Causes or Homicide)
5. Location of Death (City & State)
6. Type of Burial (Buried/Cremated/Sea Burial)
7. Location of burial (City & State)

***Reporting Person Information***

1. Name:
2. Relationship to deceased:
3. Phone:
4. E-mail:
5. Mailing Address:

Once you have the Death Certificate, email it to [ppc-dg-customer@uscg.mil](mailto:ppc-dg-customer@uscg.mil).

**REPORTING THE DEATH OF A DEPENDENT (SPOUSE, PARENT, INSURABLE INTEREST or CHILD who is not receiving pay)**

Please provide the following information when reporting the death of a dependent:

1. Death Certificate (Dependent deaths cannot be processed without the death certificate)
2. DD Form 2656-6, Survivor Benefit Plan Election Change Certificate, (if the person is on your Survivor Benefit Plan)
3. CG Form 3600, Designation of Beneficiary for Payment of Unpaid Retired Pay, (if the person is listed as a Final Pay Beneficiary)

PPC RAS will contact you to confirm receipt of your report and/or supporting documents. This information will be given to the pay team who processes the passing of your loved one. We generally process these requests within 30 days of receipt, however incomplete or missing information or supporting documents will delay the processing.

**Important Note:** CG/PHS/NOAA Retirees need to report the death of their spouse or other dependent for which Survivor Benefit Program (SBP) benefit premiums are being deducted from retired pay. CG PPC will assist in suspending the SBP deductions. If the Retiree remarries, he/she must contact CG PPC.

The PPC website includes hyperlinks to many forms, some of which will be needed, accessible at: <https://www.dcms.uscg.mil/ppc/pd/forms/>

11. **ASSISTANCE WITH GRIEVING** – Grieving is a natural part of life. Grieving will probably involve an entire family. Listed below are some resources that can help with the process and survivors are encouraged to try one of the organizations below or another, even if you don't think it is needed. You may find assistance from local clergy as well. Below are some starting points but there are other resources available, including the Veteran Healthcare Administration, your Funeral Director (if used), Hospice Agency (if used), and National Association of Mental Illness (NAMI).

- a. **Coast Guard Chaplain Corps.** <https://www.uscg.mil/Leadership/Senior-Leadership/Chaplain-of-the-Coast-Guard/locations/>

- b. **Coast Guard Foundation – Honoring Service, Supporting Families: The Fallen Heroes Scholarship and Tragedy Assistance.**

[https://coastguardfoundation.org/news/honoring-service-supporting-families-the-fallen-heroes-scholarship-and-tragedy-assistance?utm\\_source=eNews-april25&utm\\_medium=email&utm\\_campaign=cgf-2025](https://coastguardfoundation.org/news/honoring-service-supporting-families-the-fallen-heroes-scholarship-and-tragedy-assistance?utm_source=eNews-april25&utm_medium=email&utm_campaign=cgf-2025)

- c. **Tragedy Assistance Program for Survivors (TAPS).** TAPS is a well-established organization specializing in assisting survivors with coping with grief and making the transition to the new normal. In 2023, 81 new Coast Guard survivors contacted TAPS for assistance. <https://www.taps.org/>

TAPS is a family. A family of care, compassion, and hope. We are here for you, whether you need someone to listen, a shoulder to cry on, a connection to resources, or an opportunity to remember and honor your loved one.

<https://www.taps.org/survivor>

**CALL 24/7 800-959-TAPS (8277)**

Tragedy Assistance Program for Survivors

3033 Wilson Blvd., Third Floor, Arlington, VA 22201

Toll-Free: 800.959.8277 (TAPS)

Main:202.588.8277 (TAPS)

- d. **National Alliance for Children’s Grief.** Grief is a natural and highly personalized response to a loss. Children can and do experience grief even if they are too young to understand what they are feeling and why. Grief is not something that we can take away from a child, rather, it is something that we must experience alongside and with them. <https://nacg.org/>

**Childhood Grief.** [https://nacg.org/wp-content/uploads/2022/06/About\\_Childhood\\_Grief.pdf](https://nacg.org/wp-content/uploads/2022/06/About_Childhood_Grief.pdf)

**Grief Share.** Local community support groups are available.

<https://www.griefshare.org/>

A Grief Share support group is a safe, welcoming place where people understand the difficult emotions of grief. Through this 13-week group, you’ll discover what to expect in the days ahead and what’s “normal” in grief. Since there are no neat, orderly stages of grief, you’ll learn helpful ways of coping with grief, in all its unpredictability—and gain solid support each step of the way.

- e. **American Association of Retired Persons (AARP) – Grieving**  
<https://www.aarp.org/search/?q=grieving&c=everywhere>

- f. **Survivor Resources.** Survivor Resources provides immediate and long-term grief support for family and friends affected by suicide, homicide, overdose, or accidental death. We are a non-profit organization housed in the Minneapolis and St. Paul Police Departments. This partnership helps our team quickly get information about each case from police and the medical examiner. <https://survivorresources.org/>
- g. **USA.gov.** Provide links to a number of resources. <https://benefits-tool.usa.gov/death-of-a-loved-one/?>
- h. **Military OneSource - Finding Support After the Loss of a loved One.** <https://www.militaryonesource.mil/casualty-assistance/survivor-support/finding-support-after-the-death-of-a-loved-one/>
- i. **Military OneSource.** <https://www.militaryonesource.mil/casualty-assistance/grief-support/resources/>

## 12. ADDITIONAL RESOURCES –

- a. **FBI Internet Crime Complaint Center (IC3).** <https://www.ic3.gov/> The mission of the FBI is to protect the American people and uphold the Constitution of the United States. This mission includes our efforts to combat financial crimes targeting seniors. The FBI, in alignment with the Department of Justice Elder Fraud Initiative and the efforts of our internal and external partners, is committed to this mission. It is from this commitment to the American people that the FBI provides the public an avenue to report fraud through the IC3.
- b. **Find My Attorney General (AG).** <https://www.naag.org/find-my-ag/>  
All 50 U.S. State, the District of Columbia, and American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands, have an attorney general who serves as the chief legal officer in their jurisdiction, counsels its government agencies and legislatures, and is a representative of public interest.
- c. **Filing a Claim for Medical Malpractice by a Military Medical Treatment Facility.** <https://www.jag.navy.mil/legal-services/code-15/ndaa-medical-malpractice/>
- d. **Notifying AARP about a Deceased Member.** <https://help.aarp.org/s/article/deceased-member>
- e. **RAPIDS – Military ID Cards** <https://idco.dmdc.osd.mil/idco/>
- f. **Military Officers Association of America (MOAA).** 800-234-6622  
<https://www.moaa.org/>



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- g. Navy Mutual Aid.** 800-628-6011 Military Life Insurance and Annuities  
<https://www.navymutual.org/>
- h. Directory of Veteran Service Organizations**  
<https://veteransnavigator.org/article/63645/directory-veterans-service-organizations>
- i. Veterans of Foreign Wars (VFW), National Veterans Service (NVS)** [VA Claims & Separation Benefits - VFW](#)
- j. VA Veterans Legacy Memorial (VLM).** <https://www.vlm.cem.va.gov>

APPENDIX A – Letter from RADM Michael “Joe” Raymond (CG-1M)

**Coast Guard Active-Duty/Reserve Members and Retirees, Annuitants, and Survivors:**

I want to thank the Coast Guard National Retiree Council (CGNRC) for making this guide a top priority in their 2023 Annual Report to the Commandant. I gained a deeper understanding of the need to improve Coast Guard support for retirees in managing final affairs during the Council’s 2024 Annual Meeting at the CG Pay & Personnel Center. Upon hearing Ms. Lula Carpenter, CGNRC Annuitant-at-Large, share her story of being ill-equipped to manage challenging final affairs upon the passing of her husband while coping with his loss, similar stories from other survivors shared by the CG National Retiree Help Desk, and reflecting on my own personal experience, I asked CAPT John Henry (CO PPC) to work with my staff and the CGNRC to complete development of the guide for my approval and mailing to the retiree community.

The audience for the guide was broadened to include CG Active-Duty/Reserve members upon recognizing that everyone 18 years and older needs a **basic estate plan** and understanding of managing **final affairs**. CG military members, at some point in their career, will need to care for aging and/or chronically ill parents, other loved ones, manage final affairs, and cope with the process of grieving as a caregiver and survivor, which are also addressed in this guide.

CG Active-Duty/Reserve members are **STRONGLY** encouraged to complete estate planning, final affairs, and related courses offered at **NO COST** through the *CGSUPRT Financial Wellness Program* prior to separation/retirement, at: [Personal Financial Management Program \(PFMP\)](#)

Most of the information in this guide will also be useful to CG Auxiliary members, CG civilian employees, and members of other U.S. Uniformed Services. The guide is an unofficial, not all inclusive, *living document* containing information/resources subject to change – which you are encouraged to use in consultation with trusted family, friends, and subject matter experts.

RADM M. W. Raymond, USCG

Assistant Commandant for Military Personnel

## APPENDIX B - Record of Personal Affairs

*Fillable form accessible at:* [Planning Your Legacy: VA Survivors and Burial Benefits Kit](https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/CGNRC/VA%20Survivors%20Kit_Record%20of%20Personal%20Affairs_1.pdf?ver=z4onk2xoMXtXAgDk4ey0NQ%3d%3d)  
[https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/CGNRC/VA%20Survivors%20Kit\\_Record%20of%20Personal%20Affairs\\_1.pdf?ver=z4onk2xoMXtXAgDk4ey0NQ%3d%3d](https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/CGNRC/VA%20Survivors%20Kit_Record%20of%20Personal%20Affairs_1.pdf?ver=z4onk2xoMXtXAgDk4ey0NQ%3d%3d)

The following is a guide to assist you in consolidating information that will be beneficial for your loved ones at the time of your passing. This information is for your personal use only. Be sure to keep the following guide in a secure location, as it will contain personally identifiable information. Ensure your spouse or other trusted family member or friend is aware of the secure location. **Keep all information updated. Indicate for parents and children whether living or deceased and other persons as applicable.**

First Name	Middle Name	Last Name
Retired Military Grade	Branch of Service	Social Security Number
Street Address	City/State	Zip Code
Service Number	Date of Entry	Date/Type/Character of Separation from Military

### Date and Place of Birth

City/State/Zip	Month/Day/Year
----------------	----------------

### Parent's Information (Indicate whether living or deceased)

Father's First Name	Father's Middle Name	Father's Last Name
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Mother's First Name

Mother's Middle Name

Mother's Last Name

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### Children's Information

---

Child's First Name

Child's Middle Name

Child's Last Name

---

Child's First Name

Child's Middle Name

Child's Last Name

---

Child's First Name

Child's Middle Name

Child's Last Name

---

Child's First Name

Child's Middle Name

Child's Last Name

---

### Your Marital History

---

Spouse's Name

Spouse's Social Security Number

Spouse's Birthdate

---

Location of Marriage (City/State/Country)

Date of Marriage

---

Spouse's Prior Name (if applicable)

Date of Prior Marriage

---

Your Total Number of Marriages

Your Spouse's Total Number of Marriages

---

**Trusted Associates:** List a personal lawyer or a trusted friend who may be consulted regarding your personal or business affairs.

---

**1. First Name**

Middle Name

Last Name

---

Street Address

City/State/Zip

---

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Phone Number

Email Address

---

**2. First Name**

Middle Name

Last Name

---

Street Address

City/State/Zip

---

Phone Number

Email Address

---

**3. First Name**

Middle Name

Last Name

---

Street Address

City/State/Zip

---

Phone Number

Email Address

---

**4. First Name**

Middle Name

Last Name

---

Street Address

City/State/Zip

---

Phone Number

Email Address

**Location of Family Records:** In the open space below, to aid your family, list the physical location of important documentation and records. Documents may include birth certificates, adoption paperwork, marriage certificates, naturalization papers, divorce decrees, death certificates, tax documents, etc.

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**Your Will / Trust**

Do you have a will? Circle One: **YES** or **NO**

---

Location of Will

Executor's Name and Contact Information

---

Lawyer's Name and Contact Information

**Power of Attorney:** (Personal, not VA assigned)

Do you have a Power of Attorney? Circle One: **YES** or **NO**

---

Name of POA

Location of Document

---

City/State/Zip

Phone Number

**Bank Accounts:** In the open space below, list your bank accounts, including the name of the financial institution, name of joint account holders, account numbers, and phone numbers.

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**Credit Cards:** In the open space below, list your credit cards, including the name and phone numbers.

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**Location of Important Financial Documents:** In the open space below, list the location of important financial documents, including savings bonds, stocks, mutual funds, 401K, safe deposit box location and key, etc.

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**Real Estate:** If your family needs assistance with your home loan, they can contact VA at phone number: 1-877-827-3702. You do not need a VA loan to request assistance.

---

Primary Residence (address)

---

Mortgage Institution (if applicable)	Location of Physical Mortgage Note
--------------------------------------	------------------------------------

---

Property Insurance Company	Property Insurance Policy Number
----------------------------	----------------------------------

**Investment Properties:** In the open space below, list any investment properties, including the address and location of the deed/note.

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**Vehicles Owned:** List the year, make, model and vehicle ID number (VIN) for each vehicle you own.

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**Life Insurance:** Place a check mark beside the type/types of life insurance you have (check all that apply).

<input checked="" type="checkbox"/>	Type of Insurance
-------------------------------------	-------------------



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	Department of Veterans Affairs Sponsored Life Insurance
	Government Employee (Federal Employee Group Life Insurance – FEGLI)
	Private Employer Sponsored Life Insurance
	Private Life Insurance

---

### 1. Insurance Company Name

---

Control/Policy Number

Face Value (Dollars)

Beneficiary Information:

---

Name of Beneficiary

---

Mailing Address

Telephone Number

---

Payment Option

---

### 2. Insurance Company Name

---

Control/Policy Number

Face Value (Dollars)

Beneficiary Information:

---

Name of Beneficiary

---

Mailing Address	Telephone Number
-----------------	------------------

---

Payment Option

---

**3. Insurance Company Name**

---

Control/Policy Number	Face Value (Dollars)
-----------------------	----------------------

Beneficiary Information:

---

Name of Beneficiary

---

Mailing Address	Telephone Number
-----------------	------------------

---

Payment Option

---

**4. Insurance Company Name**

---

Control/Policy Number	Face Value (Dollars)
-----------------------	----------------------

Beneficiary Information:

---

Name of Beneficiary

---

Mailing Address	Telephone Number
-----------------	------------------

---

Payment Option

---

## 5. Insurance Company Name

---

Control/Policy Number

Face Value (Dollars)

Beneficiary Information:

---

Name of Beneficiary

---

Mailing Address

Telephone Number

---

Payment Option

**Other Insurance:** In the open space below, list any additional health, vehicle, or other insurance you have.

---

---

**Annuities:** Government and private.

---

Payable to (full name)

Monthly Amount

---

Street Address (include City, State, Zip)

Phone Number

**Employer Benefits:** If employed or retired, list any survivor benefit that may be payable.

---

Employer

Survivor Benefit

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Address (Include City, State, Zip)

Phone Number

**Membership in Organizations or Associations:** List any organizations with which you are affiliated that may assist your survivors. Also list other Veteran Service Organizations which may be of assistance.

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**Veteran Affairs Record:** Survivors should contact the VA at 1-800-827-1000 to report a death and to discontinue benefits.

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VA Claim Number (if applicable)

**Social Security:** Survivors should contact their local Social Security Administration office to see if burial benefits are available.

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Social Security Monthly Payment

Location of Social Security Administration Papers

**Retirement Pay:** Civilian and/or Military

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Finance Center

Current Deposit Location

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Beneficiary or Any Unpaid Retired Pay Relationship Phone Number

**Military Documents:**

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Location of DD-214 (Separation Papers)

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Location of Other Military Documents (Awards, Medical, etc.)

**Military Survivor/Casualty Assistance Officer:** Active and retired military personnel.

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Name and Location

Phone Number

### Funeral and Burial Arrangements:

---

Funeral Location

Funeral Director

---

Address

Phone Number

### Church, Clergy or Desired Officiant:

---

Clergyperson/Officiant Name

Office and/or Home Phone

---

Name of Institution/Organization Address of Institution/Organization

### For Those Who Wish to be Interred in a VA National Cemetery:

---

Date of Birth

Social Security Number

Rank/Branch of Service

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Date of Entry into Service

Date of Separation

Service Number

**Have you applied for pre-need Eligibility? Visit [www.cem.va.gov](http://www.cem.va.gov) to learn more.** Other Suggestions and Wishes: List in the space below.

---

### Wishes for Burial and Funeral Service Arrangements:

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Name of Resting Place

Phone Number

### Hymns, Psalms, Scriptures, Poetry, or Special Request:

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**Flowers/ Memorial (in lieu of flowers):**

---

---

**Memorial and Remembrances**

**Indicate Emblem of Choice for VA Form 40-1330**

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**Do you have a pre-paid burial/plot? Circle One: YES or NO**

**Pallbearers: List pallbearers in the space below.**

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**Special Instructions: List any additional instructions in the space below.**

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**Obituary Biography: Write in the space below. (Suggest also typing in separate document)**

• **Do you have a “do not resuscitate” (D N R) order?** Circle One: **YES** or **NO**

• **Do you have a Living Will/ Health Directive?** Circle One: **YES** or **NO**

The following documents may be helpful for survivors. Use the table below to check off the documents you have and provide their location: One can print and fill in manually or type responses and print when completed

43

	<b>Death Certificate (10-12 copies depending on the deceased’s estate)</b>	
	<b>Decedent’s Birth Certificate</b>	
	<b>Spouse’s Birth Certificate</b>	
	<b>Minor or Adult Children’s Birth Certificate(s)</b>	
	<b>Marriage Certificate(s)</b>	
	<b>Divorce Decree(s)</b>	
	<b>Other Important Documents</b>	

□

List any other resources and organizations that can assist you: