



“Grip hands...”

**A guide for widows and wives facing a
situation of terminal illness**

v9 April 2020

Forward

Our intent is to help widows and wives whose spouse is terminally ill. As widows, we understand that it is an extraordinarily emotional time. Our intent is to alleviate some of the pressure in knowing what to do and whom to call.

The booklet is written in the first person, based on the experience of Betsy Hall, following the death of her husband and our classmate Jim Hall. The entire team was involved in augmenting her story, but a special “Thank You” goes to Frank Waskowicz for his outstanding graphic skills and to Audrey Webb and Margie Downing for their review and comments.

The list is intended to help all military widows, regardless of their husband’s military status.

We invite your comments and welcome any contributions you might want to make to increase the usefulness of this material. Please feel free to contact any one of us.

The Widows Outreach Team

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Grip Hands...

These are the situations that I encountered when my husband passed. Not all points will pertain to you, but I hope some points will help.

American Armed Forces Mutual Aid Association

Get in touch with American Armed Forces Mutual Aid Association (AAFMAA) as soon as possible, assuming you have an insurance policy with them. They will help you get started filing the paper work that is necessary. Listed below are the four individuals that were in contact with me.

(1) Mary Lu Meixell

AAFMAA Member & Survivor Benefits LLC
102 Sheridan Avenue
Fort Myer, VA 22211-1110
1-800-522-5221, Ext. 4619, or
1-703-707-4619

Before my husband passed, Mary Lu sent me an email (mmeixell@aafmaa.com) requesting the following information:

- DD 214
- Marriage certificate
- VA Award Letter
- VA Rating decision
- The most recent pay statement. Make sure you have access to the passwords so you can print a copy of the last pay statement.

(2) Cathy L. Artino (cartino@aafmaa.com),

AAFMAA Member & Survivor Benefits LLC
102 Sheridan Avenue, Fort Myer, VA 22211-1110 or

1850 Old Reston Avenue, Reston, VA 20190
1-800-522-5221, Ext 4628 or 703-707-4628
Fax 571-765-2033

- (3) Aimee L. Sealy (asealy@aafmaa.com)
Survivor Benefits Representative
1850 Old Reston Avenue
Reston, VA 20190
1-800-522-5221, Ext. 4529
1-888-210-4882 (Fax)

- (4) Jodee Neumann, Team Leader, VA Benefits Coordination,
VABenefits@aafmaa.com. If your husband was getting VA
benefits, you are entitled to receive the veteran's benefit for the
month in which he died. VA will also send you a check in the
amount of \$300 to help cover the cost of the veteran's funeral.

Life Insurance

Check to see if there is any life insurance. Contact these companies and get the paper work started. AAFMAA will let you know if there is a life insurance and will send the paper work.

AARP

AARP offers free tax service for low to moderate income taxpayers. This can save you several hundred dollars a year. They also offer a wealth of services for seniors 50+ from life/auto insurance, Medicare supplement, discounts, health products, travel benefits, etc. Go to www.aarp.com or www.aarp.org.

Funeral Arrangements at Arlington

Your funeral home will be in touch with Arlington Cemetery and will receive the flag from them, which will be passed on to you. I was called by Arlington Cemetery (1-877-907-8585) and was told

that I would receive a package from them about a month before the service. I received mine a week before. When Arlington did call me regarding the date and time for the service, I stressed that I wanted a plot for his ashes. If you wish to have the ashes in a columbarium, this is a good time to state it. I was given three dates and three times to choose from and given very little time to select one. The Cemetery will call your clergyman beforehand and discuss the procedure. Go to www.arlingtoncemetery.mil for the most current information on chapel services and full honors graveside burial. The web material on scheduling is provided as an attachment

Arlington will let you know which burial service your spouse is qualified for. By the time my husband was buried, it was 8 months and 1 week after his passing. Your service is limited to 20 minutes so keep it short. There are 23 services a day and are on a tight schedule. Someone will be there to help you with the process. You probably will not know the plot until the day of the service. People are always changing their minds and things are pushed around.

Funeral Arrangements at West Point

[Information regarding Funeral Support at the Military Academy was provided by Bill Serchak and is included as an attachment to this document.]

Survivor Benefits Plan

Retirement benefits to your husband will terminate immediately upon his death, and it will take three months before your monthly Survivor Benefits Plan starts once you file all the paper work. In the meanwhile, you will have to count on some financial reserves. The maximum SBP annuity for a spouse is based on 55-percent of the member's retired pay.

Death Certificates

When your spouse passes, request at least 12-15 death certificates, which will take about 7-10 days to receive. Nothing can be done without a death certificate. E-Z Pass requested one just to see it and then they threw it away. Some will return it but you don't know.

Credit Card

Make sure you have a credit card in your name that is hooked with your own social security number, not a joint account that is hooked with your spouse's social security number.

Credit Bureaus (FICO)

It is advisable to check your credit rating before one of you passes. You can get free yearly copies of your credit reports at www.annualcreditreport.com. CreditKarma.com offers free access to updated information from your Equifax (1-800-525-6285) and TransUnion credit reports (1-800-680-7298), plus VantageScore scores from each bureau.

Mandatory Distribution to IRA Beneficiaries

If your spouse is 70 ½ years old and has IRAs and you inherit them, you have the most options, including the right to simply claim the account as your own. Non-spouse heirs don't have that opportunity. Check with your financial advisor and/or attorney for advice as possible tax consequences can occur and decisions have to be made.

An article was written in ***Kiplinger Retirement Report*** — September, 2016: "Make the most of an Inherited IRA" that explains this in great detail. A copy of this article begins on page 15; it has the most valuable information regarding IRAs that I have read.

Will and Probate

Dying intestate (i.e., without a will) can create significant legal problems and eat up the estate in legal fees. Make sure there is a will, appropriate medical powers of attorney, do not resuscitate (DNR) wishes, etc. If you do not have these, get them done now.

You have to call your probate office in your county to make an appointment to have the will recorded. Make sure you take a death certificate with you. The cost to record a will in my county was \$49.00. You will be told if you need to bring any additional information.

Wills, Trusts, living wills, and powers of attorney should be reviewed and/or revised periodically as your situation changes. If you designated your spouse as your Power Of Attorney, but he/she has recently been diagnosed with Dementia, Alzheimer's or some other disease, make sure you have the power of Attorney revised immediately and designate someone that you trust. As always, you should consult your attorney for advice.

Long Term Insurance

Check to see if you have long term insurance. We did but it was never used and I received a small reimbursement back. My long term care insurance is free for me now (Fortis – John Hancock). Make sure you receive a letter stating this-- that you are covered for the rest of your life, absolutely free. They will need a copy of the death certificate.

Social Security

Call Social Security (1-800-772-1213) and make an appointment. They will need a copy of the death certificate and a copy of your retirement certificate, such as DA 4250. If you have another kind of retirement certificate, you would be advised to take that along with you just in case. You will receive \$255.00 from SS for death benefits.

Also check to see if you are eligible for increased benefits due to your husband's cadet years plus the first four years of active duty.

Take a copy of your DD-214 with you. Bill Serchak wrote a detailed article several years ago explaining exactly what you need to do. It is on our class website at <http://www.west-point.org/class/usma1958> under “Special Initiatives”, left side of the webpage.

Car Title

Take a death certificate when you transfer your vehicle title.

Checking Accounts

Do not change the name on your checking account/accounts for at least a year. If a check comes in nine months after the passing, you cannot deposit unless it is a joint account. Be sure your account really is in both names.

Notifications to Billing Companies

Let your mortgage company, credit cards, E-Z Pass, utilities, Verizon, water, etc. know that your spouse has passed. They will tell you what is necessary to have everything transferred into your name. You will need a death certificate for some of these also.

I had not used my E-Z Pass for a year and still had funding on the account. I received a letter from E-Z pass stating that if I did not use the pass within the next 30 days, my account would be closed. I would be asked to send the transponders back, and if I did not, my credit card would be charged for them.

Hospice

When the time comes, your family doctor or your oncologist will be in touch with Hospice. The cost is absolutely free, except for private nurses, which charge \$20.00 an hour or more. I had private nurses for the last two weeks, 24 hours a day and was charged \$20.00 an hour. The doctor, nurse and case worker will be in touch with you to set up an appointment to fill out the paper work. You can call them anytime, day or night, 24-hours around the clock, if you have a concern. I needed help one morning at 2:00 AM. Hospice was there within 30 minutes.

Relationships

The long journey of my husband's diagnosis with terminal cancer taught me many things, above all, the true meaning of love, and the strength to let go and the strength to go on. During the dying process, we were blessed with many words of encouragement from family and friends. I will always cherish these unselfish acts of kindness.

However, you must be prepared for condescending or negative innuendos from friends or family members. My advice is to concentrate on your love and bond for each other and all the wonderful memories you shared. Nothing can ever take this away from you.

Arlington National Cemetery Grave Locator

Arlington National Cemetery's app, **ANC Explorer**, enables families, visitors and the public to locate grave sites, events or other points of interest throughout the cemetery, view front-and-back headstone photos, and receive directions to these locations. It gives the Section and the Grave number. I have the app on my phone. It is very comforting to be able to see the grave site any time I desire. The app for either a mobile device or web connection can be downloaded at arlingtoncemetery.mil.

Some Important Telephone Numbers

- Social Security 1-800-772-1213
- Medicare 1-800-633-4227
- Tricare 1-800-773-0404
- Department of Veteran Affairs 1-800-827-1000
- DEERS (Defense Enrollment Eligibility Reporting System/Tricare (www.tricare.mil/deers) 1-800-538-9552
- DFAS (Defense Finance and Accounting Service 1-800-321-1080 or 1-800-269-5170 to stop retired pay
- Experian 1-888-397-3742
- Equifax: 1-080-525-6285
- TrnsUnion 1-800-680-7298

Passwords

Janet Bodnar wrote an article for Kiplinger's Personal Finance Magazine, "Share Passwords With Your Spouse". You can contact her at jbodnar@kiplinger.com if you wish to get in contact with her. Here is in essence what she said:

It is critical for women to have access to key financial information and passwords to electronic records and devices. This includes your computer, your cell phone, your bank accounts, your financial accounts, such as Fidelity, Edward Jones, etc. It is advisable to keep a written record and store it in a place that's secure yet accessible to family members. Any paper documentation you have is always the best thing.

It is also advisable to know where your car title is, the deed to your house, the name of the furnace repair person, where is the warranty for your new stove. You should also have a list of persons and organizations, with contact information, whom should be notified upon your passing (family, classmates, friends, etc.).

Here are a few of important facts that she pointed out:

1. Beneficiaries take precedence over anything you have in your will.
2. Be sure your joint bank account really is in both names.
3. Have a credit card in your own name, and get a copy of each spouse's credit reports at www.annualcreditreport.com.
4. Keep a copy of your will outside the safe deposit box.

**Scheduling a Funeral at
Arlington National Cemetery**
(From the Arlington National Cemetery Web Site)

Upon the death of the veteran or veteran's spouse, the Primary Next of Kin (PNOK) or Person Authorized to Direct Disposition (PADD) should contact a local funeral home to arrange for any desired services in the hometown. The PNOK, PADD or the funeral director should telephone the Arlington National Cemetery's Customer Service Center at 1-877-907-8585 to arrange for the interment/inurnment service.

The process to schedule a burial at Arlington National Cemetery can be complex and we handle each family's request individually with the utmost care and professionalism. Each request is unique and the length of time it takes for scheduling is typically several weeks to several months and depends on many factors, including the family's ability to provide all documents to verify eligibility, any special requests, requests for full military honors (which can take longer to schedule than standard military honors because of additional military resources such as escorts and the caisson), requests for one of the chapels located on Joint Base Myer-Henderson Hall, etc.

When the family or funeral home makes the first call to the Customer Service Center, they are given a case number for tracking purposes and are asked to fax or e-mail all required documents for review. The cemetery staff will need to establish and confirm the service member is eligible for burial at Arlington. We recommend that you have all of the required documentation together before you call the cemetery to schedule the service. Any documents requested by the cemetery staff can be e-mailed to arlingtoncemetery.isb@mail.mil and must include the case number provided by the customer service center. Please Note: Arlington National Cemetery will not respond to other inquiries via this email box.

The required documents are the DD214 (or service equivalent) to establish eligibility for the eligible service member, death certificate, and cremation certificate, if applicable. It is the family's responsibility to provide the service member's eligibility documents. A service will not be scheduled until all required documents are received.

Families will be required to validate that an urn contains 100 percent of the decedent's remains received from the crematorium or funeral home before Arlington National Cemetery conducts the burial service.

Burial in a National Cemetery Other than Arlington

With the exception of Arlington National Cemetery, the Veterans Association took over the administration of the National Cemetery System in 1973. Burial benefits available through the VA include a grave site in any of 135 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag and a Presidential Memorial Certificate at no cost to the family. Some Veterans may also be eligible for Burial allowances.

The VA website at cem.va.gov provides links and instructions for finding a location and scheduling burial at a National Cemetery. As an example, using a local Alexandria, VA zip code, the site identified national cemeteries in Annapolis, Quantico, Alexandria, and Leesburg.

4 Ways to Make the Most of an Inherited IRA

(Kiplinger Retirement Report, September 2016)

Inheriting an IRA comes at one of the most tumultuous times in life, when you're dealing with the death of a loved one. But decisions you make about how to handle the account can make a big difference in how much it will be worth to you. If you inherit the IRA from a spouse, you have the most options, including the right to simply claim the account as your own. Non-spouse heirs don't have that opportunity. Instead, these are the strategies to consider.

1. Retitle the account. Because you can't roll the money into your own IRA, you must create a properly titled inherited IRA. "It must include the name of the decedent and the beneficiary, clearly identifying who is who," says Denise Appleby, chief executive officer of Appleby Retirement Consulting, in Grayson, Ga. For example, the account could be retitled to "Mary Smith (deceased August 8, 2016) IRA for the benefit of Joe Smith." You should also name successor beneficiaries.

If you want to "stretch" the benefits of the tax shelter over your lifetime, you must take annual withdrawals based on your life expectancy, beginning no later than the end of the year after the year the original owner died. Those distributions are taxable from an inherited traditional IRA, but tax-free from an inherited Roth IRA. Otherwise, you must clean out the account within five years of the owner's death if he died before age 70 or, if he died past that age, you must use the deceased owner's life expectancy to take distributions.

2. Split an IRA. While an owner can name multiple IRA beneficiaries, it can pay off for those heirs to divide the IRA after the owner's death. If they remain together on the inherited IRA, the life expectancy of the oldest beneficiary must be used to calculate RMDs.

Instead, each beneficiary should set up an inherited IRA so that his or her own life expectancy comes into play. This is particularly im-

portant if there is a large age difference between heirs. If a 60-year-old son and a 22-year-old granddaughter are named heirs to a traditional IRA, for instance, separating the accounts would set the 22-year-old's first RMD at 1.6% of the account balance, compared with a 4% withdrawal required by the 60-year-old. That means more of her money can stay in the account to grow tax-deferred. (You can always take more than the minimum if you need to.)

The IRA must be split by December 31 of the year after the year the owner died. Each heir can then devise a personal investment strategy and, notes Jeffrey Levine, chief retirement strategist for IRA advice firm Ed Slott and Co., name his or her own beneficiaries.

3. Pay out a non-person's share. If you are named an heir along with a charity or other non-person entity, you'll want to pay off that share no later than September 30 of the year following the owner's death. Otherwise, you'll lose the chance to stretch the IRA over your own lifetime because all assets must be disbursed within five years of the owner's death if the owner died before age 70. If the owner died after that age, you'd have to take annual withdrawals based on the deceased's remaining life expectancy, as set out in IRS tables.

4. Turn it down. What if you think the IRA could be better maximized by the next beneficiary in line? "If the heir does not desire the income or the additional asset, he can disinherit his interest in the IRA," says Joe Heider, president of Cirrus Wealth Management, in Cleveland.

For example, a daughter may be the primary beneficiary but decides she wants her children, who were named as contingent beneficiaries, to inherit the IRA. They could stretch distributions out longer and perhaps pay tax on the money in a lower bracket. The daughter can "disclaim" the IRA and it will pass to the contingent beneficiaries. The heir disclaiming must typically do so within nine months of the original owner's death, and the heir cannot have taken control of the assets before deciding to disclaim the inheritance.

If you decide you don't want the IRA, you can't simply pick someone to take your inheritance. Instead, follow the path on the beneficiary form to see where the money will go before making the irrevocable decision to disclaim the money.

The Book of Miller

Charlie Miller offered the following advice, based on personal experience.

Whether you are a full time care giver (as I was for 3 years) or widowed (as I was for 2 years) you are vulnerable and grieving and there are people out there who will try to take financial advantage of your situation. Which is one reason for my advice to get your financial affairs in order in anticipation of these possibilities. These include:

- **Advice:** Keeping detailed financial records and ensuring that both husband and wife know how much they have, where it is, and what form it is in. And that heirs know where to find this information and what action needs to be taken in case a common disaster takes both.

- **Advice:** Consider — whether husband and wife are still living or you are widowed — establishing a REVOCABLE Living Trust and titling all major assets in the trust and use a pour over will that leaves other assets, usually personal property to the trust. The trust avoids time delay and expense of probate and can be amended as circumstances change. Make your spouse trustee with authority to disperse assets immediately in accordance with your wishes. Also consider naming a trusted relative (responsible child) as alternate trustee. DO NOT leave your IRA or other tax deferred investment to the trust — the tax effect is Draconian. Make your spouse or other relative, friend as beneficiary of the IRA. You can designate as many beneficiaries as you want to receive a part of the investment. SEEK the advice of your attorney if this concept appeals to you.

Anecdotal Cracker Barrel Homespun Philosophy

- Trust but verify. There are times when even the most trusted financial consultants can lose their moral compass when

they smell the honey of cash from a life insurance policy or healthy investment portfolio. The general rule of thumb is to wait at least a year after being widowed before making any major financial decision e.g. selling the house, investing in products that are risky or can't be accessed for a number of years – annuities, indexed or otherwise. Cash in the bank for a year won't earn much, but it will still be there and available when you are better prepared to make sound financial judgments. A few years ago I was asked by a relative to review a muni bond fund investment her mother-in-law's banker was recommending for \$400,000 of insurance proceeds. Despite my advice that it was not suitable and similar advice from her broker, she followed the banker's advice because he told that her husband had discussed this investment before his death. Emotion overruled logic and advice from two others without a vested interest in the decision. A year later the investment lost significant value and she expressed regret she acted hastily. Good reason to wait.

- There is a cottage industry that advertises help in transferring (hiding!) assets to qualify for Medicaid nursing home care after Medicare days have expired. The look back period is now 5 years – meaning the assets have to be transferred 5 years before this concept works. Giving up control of your assets this far in advance can be a risky strategy. These groups claim there are stratagems that avoid this risk, but there may be legal consequences downstream. You need good legal advice before making this decision. Remember, when the money is gone the phone stops ringing!

- In this regard, there are instances wherein a widow(er) transfers title to his/her home to a loving and trusted daughter or son in exchange for the right to live there until the nursing home scenario occurs or death. I am personally aware of two situations when the child (a daughter) predeceased the parent, and left the house to her husband – you know, the son-in-law you always got along with so well – remarried and sold the house and mom-in-law was evicted. I understand these situations can be avoided with proper legal wording. Once again, get a legal opinion if you want to go this route.

- Lastly and sorry to say there are financial vultures out there who read the obituaries and can tell from zip codes your degree of affluence. It's the movie "Paper Moon" bible scam on a more sophisticated level. Beware.

I hope the foregoing is of some value to the project, which is excellent and probably long overdue. I plan to add it to my estate folder.

Frequently Asked Questions About Funeral Support at West Point

How can I contact the cemetery?

To contact the cemetery office by telephone, please call (845) 938-2504, send a fax to (845) 938-5232 or email USMACemetery@usma.edu. The cemetery is staffed Monday through Friday from 8:00 AM to 4:30 PM excluding Federal holidays.

How do I schedule a funeral service?

Upon the passing of the graduate or their dependent, contact the cemetery to establish a case. You can then email or fax the graduate's DD214 (Military Discharge Form). This is done only at the "time of need"; we regret that we are unable to store these documents for those who are "pre-planning". It is important that your family knows where to find your DD214. If you cannot locate the DD214, you may request a copy at any time from the National Archives and Records Administration. In addition to the DD214, a death certificate and cremation certificate or burial transit permit is required. Services will not be scheduled until all required documents are received. Cemetery staff will arrange for a chapel or graveside service as desired with chaplain support as well as military honors.

When can I schedule a funeral service?

Services are conducted at either 10:00 AM or 1:30 PM Monday through Friday, excluding Federal holidays and subject to date availability.

What burial services are offered?

Currently, we offer in-ground burial of casketed or cremated remains (this requires eligibility review based on the current cemetery eligibility policy), inurnment of cremated remains in the Old Cadet Chapel Columbarium, and inurnment of cremated remains in the outdoor Columbarium Wall.

- The Old Cadet Chapel Columbarium requires a specialized urn that must be purchased from Armento Liturgical Arts. They can be reached at (716) 875-2423.

- The outdoor Columbarium Wall has niches that measure 10.5” x 10.5” x10.5” and will hold two (2) sets of cremated remains. The Armento urn mentioned above is an appropriate size for the niche, as is the standard plastic box from the crematory. Please provide the cemetery with the dimensions of the urn in advance of the service date. We reserve the right to repackage the cremated remains when necessary.

Funeral Assistance Services Provided by the West Point Association of Graduates

A widow from the class of Jan '43 (Mrs Betty Dettre) endowed a Memorial Services Coordinator at the WPAOG. The primary role of the Memorial Services Coordinator is to assist the families of West Point Graduates who are being buried at the West Point Cemetery. Upon receiving notification of the burial of a Graduate at the West Point cemetery, the Memorial Services Coordinator at WPAOG will contact the next-of-kin to notify him or her of the assistance available to the bereaved family. The Memorial Services Coordinator is knowledgeable about a myriad of local services relevant to the burial and can provide information about:

- Funeral Homes
- Florists
- Lodging
- Transportation (shuttle services from local airports and rental car agencies)
- Restaurants
- Reception Venues
- Photography
- Contact Alumni Support at 845.446.1620
or <AlumniSupport@wpaog.org>

