MY FEDERAL RETIREMENT

# Federal Employee and Retiree End-of-Life Planning Checklist

A practical organizer for legal documents, federal benefits, health care instructions, financial records and information your survivors may need.

| PREPARE | ORGANIZE | COMMUNICATE |
|---|---|---|
| Record your wishes and review beneficiary choices. | Gather essential personal, financial and federal records. | Tell trusted people where the information is kept. |

## Prepared for:

| | |
|---|---|
| **Name** | |
| **Date started** | |
| **Last reviewed** | |

**IMPORTANT**

This workbook is an organizer, not a will, beneficiary designation, power of attorney or advance directive. Legal requirements vary by state. Use current government forms and consult qualified legal or tax professionals when appropriate.

Keep this document secure. It may contain sensitive personal and financial information.

# Start Here: Build the Plan

Work through the checklist a section at a time. You do not need to complete it in one sitting. Avoid placing Social Security numbers, passwords or full account numbers in a copy that will not be securely stored.

## Three essential steps

- ☐ Choose one trusted person who knows that this planning file exists.
- ☐ Choose a secure location for originals and a separate location for backup copies.
- ☐ Set a recurring date to review the file and all beneficiary designations.

## People who should know about this plan

| | |
|---|---|
| **Primary trusted contact** | |
| **Executor or personal representative** | |
| **Financial agent** | |
| **Health care agent** | |
| **Attorney** | |
| **Tax professional** | |

## Storage and access

| | |
|---|---|
| **Original documents stored at** | |
| **Backup copies stored at** | |
| **Safe or box access instructions** | |
| **Digital inventory stored at** | |

**SECURITY NOTE**

Tell the appropriate person how to obtain access, but do not leave unprotected passwords, PINs, recovery codes or complete account numbers in a casually accessible file.

# 1. Legal and Health Care Documents

Confirm that each document is current, properly signed and valid under the law of your state. Record where the signed original is stored.

## Legal documents

| | |
|---|---|
| ☐ Last will and testament | ☐ Codicils or amendments to the will |
| ☐ Revocable or irrevocable trust documents | ☐ Financial durable power of attorney |
| ☐ Health care power of attorney or proxy | ☐ Living will or advance directive |
| ☐ Guardianship instructions, if applicable | ☐ Organ or tissue donation instructions |
| ☐ Letter of personal wishes | |

## Document status

| Document | Date reviewed | Original location | Copy provided to |
|---|---|---|---|
| Will | | | |
| Trust | | | |
| Financial POA | | | |
| Health care POA | | | |
| Advance directive | | | |
| Other | | | |

**REVIEW TRIGGER**

Review these documents after marriage, divorce, remarriage, a move to another state, a major health change, the death of a named agent or beneficiary, or a significant change in family or property.

# 2. Personal and Family Records

Survivors may need certified records to establish identity, family relationships or the end of a prior marriage. Keep originals secure and record where certified copies can be obtained.

| | |
|---|---|
| ☐ Birth certificate | ☐ Marriage certificate |
| ☐ Social Security card or number stored securely | ☐ Driver's license or state ID |
| ☐ Passport | ☐ Divorce decree or annulment record |
| ☐ Prior spouse death certificate | ☐ Children's birth certificates |
| ☐ Adoption records | ☐ Citizenship or naturalization records |
| ☐ Military discharge documents | ☐ Court orders affecting benefits |

## Family information

| | |
|---|---|
| **Current spouse** | |
| **Marriage date and location** | |
| **Former spouse(s)** | |
| **Children or dependents** | |
| **Emergency family contact** | |
| **Location of family records** | |

## Certified copies to consider

| |
|---|
| ☐ Ask the funeral home how to obtain certified death certificates. |
| ☐ Determine which institutions are likely to require a certified copy rather than a photocopy. |
| ☐ Keep a record of every organization that receives an original or certified document. |

**OPM DOCUMENTS**

OPM may request proof of death, marriage records, proof that prior marriages ended, children's birth certificates, and proof of a court appointment for an executor or administrator. Exact requirements depend on the claim.

# 3. Federal Retirement and Insurance

Create a one-page map of federal benefits so survivors know which programs may apply and where to begin.

## Federal retirement record

| | |
|---|---|
| **Retirement system (FERS/CSRS/Offset)** | |
| **Current or former agency** | |
| **Employment or retirement date** | |
| **OPM claim number (CSA)** | |
| **Survivor annuity election** | |
| **Agency/OPM contact information** | |

## Records gathered

| | |
|---|---|
| ☐ Recent OPM annuity statement | ☐ Retirement election records |
| ☐ Survivor-annuity election information | ☐ Court orders affecting retirement benefits |
| ☐ Important OPM correspondence | ☐ Military deposit or service records |

## Insurance and health coverage

| | |
|---|---|
| **FEGLI coverage** | |
| **FEGLI beneficiary record location** | |
| **FEHB plan and enrollment** | |
| **Medicare coverage** | |
| **Other health insurance** | |
| **Long-term-care insurance** | |

**DO NOT COMBINE THESE CONCEPTS**

A FERS or CSRS survivor annuity, a retirement lump-sum beneficiary designation, FEGLI and the TSP are separate benefits. One beneficiary form does not update all of them.

# 4. Beneficiary Designation Review

Confirm the designation maintained by each program or institution. Do not rely solely on a will or on a personal list of intended beneficiaries.

| Benefit or account | Designation confirmed? | Date checked | Follow-up needed |
|---|---|---|---|
| TSP | ☐ Yes ☐ No | | |
| FEGLI | ☐ Yes ☐ No | | |
| FERS/CSRS lump-sum benefit | ☐ Yes ☐ No | | |
| Unpaid federal compensation | ☐ Yes ☐ No | | |
| IRA(s) | ☐ Yes ☐ No | | |
| Private life insurance | ☐ Yes ☐ No | | |
| Bank or brokerage accounts | ☐ Yes ☐ No | | |
| Other retirement plans | ☐ Yes ☐ No | | |

## Review after these events

| | |
|---|---|
| ☐ Marriage or remarriage | ☐ Divorce |
| ☐ Birth or adoption | ☐ Death of a beneficiary |
| ☐ Retirement | ☐ Major change in family wishes |

**TSP REMINDER**

The TSP pays according to a valid beneficiary designation on file or, if none is valid, its statutory order of precedence. Sign in to the TSP account to confirm what is actually on file.

# 5. Financial and Digital Inventory

This inventory should help an authorized person identify assets, debts and recurring obligations. Use only partial account numbers unless the completed workbook will be stored securely.

| Institution / asset | Type | Last 4 digits | Records located at |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

## Additional items

| | |
|---|---|
| ☐ Mortgage, loans and credit cards | ☐ Automatic deposits and bill payments |
| ☐ Real estate and vehicle records | ☐ Tax returns and cost-basis records |
| ☐ Safe-deposit box and key location | ☐ Business or rental property records |
| ☐ Professional contacts | ☐ Digital assets and online subscriptions |

## Digital access plan

| | |
|---|---|
| **Password manager or secure method** | |
| **Device access instructions location** | |
| **Primary email account** | |
| **Digital executor/contact, if applicable** | |

# 6. Medical Information and Final Wishes

## Emergency medical summary

| | |
|---|---|
| **Primary physician** | |
| **Preferred hospital** | |
| **Current medications stored at** | |
| **Allergies or critical conditions** | |
| **Health care agent** | |
| **Advance directive copy located at** | |

## Final arrangements

| | |
|---|---|
| ☐ Burial or cremation preference recorded | ☐ Funeral home identified |
| ☐ Cemetery or memorial arrangements recorded | ☐ Religious or memorial wishes recorded |
| ☐ Organ donation wishes recorded | ☐ Obituary information prepared |
| ☐ Prepaid contracts or receipts gathered | ☐ People and organizations to notify listed |

## Veteran records, if applicable

| | |
|---|---|
| ☐ DD Form 214 or discharge document | ☐ VA claim and disability information |
| ☐ Pre-need burial eligibility decision | ☐ Preferred veterans cemetery |
| ☐ VA life insurance information | ☐ Military service history and awards |

**ACCESS MATTERS**

Do not place the only copy of time-sensitive funeral or medical instructions somewhere your family cannot promptly access. Tell the appropriate people where these instructions are kept.

# 7. Survivor Action Plan

Complete this page so a trusted person has a starting point. Eligibility and filing requirements vary; survivors should use current agency instructions.

## First notifications

- ☐ Contact the employing agency if the person died while still a federal employee.
- ☐ Report the death to OPM if the person was a retiree or survivor annuitant.
- ☐ Report the participant's death to the TSP and follow its claim instructions.
- ☐ Confirm that the funeral home reported the death to Social Security; contact SSA if necessary.
- ☐ Contact FEGLI and any private life insurance companies.
- ☐ Notify banks, retirement accounts and other institutions as appropriate.
- ☐ Consult the executor, attorney and tax professional when needed.

## Key contacts

| | |
|---|---|
| **Federal agency HR office** | |
| **OPM** | |
| **TSP** | |
| **Social Security** | |
| **FEGLI / insurer** | |
| **Estate attorney** | |
| **Tax professional** | |

**BEFORE SENDING ORIGINALS**

Check whether an agency needs an original, a certified copy or a standard photocopy. Track every document submitted and retain copies of applications, attachments and correspondence.

# 8. Final Review

Use this page after completing the workbook and whenever circumstances change.

| | |
|---|---|
| ☐ Legal documents reflect current wishes and state law. | ☐ Agents, executor and successor decision-makers are still appropriate. |
| ☐ TSP beneficiary designation has been confirmed through the TSP. | ☐ FEGLI and federal retirement beneficiary records have been reviewed. |
| ☐ Private retirement and insurance beneficiaries have been reviewed. | ☐ Marriage, divorce, birth and military records can be located. |
| ☐ Federal benefit information and OPM claim number are recorded. | ☐ Financial and digital inventories are current and securely stored. |
| ☐ Health care instructions were provided to the appropriate people. | ☐ Funeral or memorial wishes can be accessed promptly. |
| ☐ At least one trusted person knows where this planning file is stored. | ☐ The next review date has been placed on the calendar. |

## Review record

| | |
|---|---|
| **Reviewed by** | |
| **Date completed** | |
| **Changes made** | |
| **Next review date** | |

## Official government resources

| |
|---|
| National Institute on Aging: nia.nih.gov/health/advance-care-planning |
| Consumer Financial Protection Bureau: consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults |
| Office of Personnel Management survivor benefits: opm.gov/retirement-center/survivor-benefits |
| OPM report of death: opm.gov/retirement-center/my-annuity-and-benefits/life-events/death/report-of-death |
| Thrift Savings Plan: tsp.gov/death-and-beneficiary-support |
| Social Security Administration: ssa.gov/personal-record/when-someone-dies |
| IRS Publication 559: irs.gov/publications/p559 |
| VA Planning Your Legacy kit: benefits.va.gov/BENEFITS/docs/VASurvivorsKit.pdf |

Educational disclaimer: This checklist is provided for general educational and organizational purposes. It is not legal, tax, financial or medical advice, and it does not create or replace any legal document or government beneficiary designation. Rules, forms and procedures can change. Verify current requirements with the appropriate agency and consult qualified professionals regarding individual circumstances.