Survivor Planning Checklist

A one-page starting point for the FERS survivor benefit conversation

Use this before you meet with a financial planner, or as the outline for your own "what if" conversation with your spouse.

1. Know Your Numbers

Unreduced annual FERS pension: ______________________________

Your own annual Social Security (est.): ______________________________

Spouse's own annual Social Security (est.): ______________________________

Other income sources (TSP, rental, etc.): ______________________________

2. Your Survivor Benefit Election

- [ ] Full survivor benefit (10% reduction / 50% to spouse)
- [ ] Partial survivor benefit (5% reduction / 25% to spouse)
- [ ] No survivor benefit
- [ ] Confirmed: does this election keep FEHB eligible for your spouse?

3. The Reduced-Income Test

Combined household income today: ______________________________

Survivor's income under your current election: ______________________________

Can the survivor cover the mortgage/rent at that income? ______________________________

Other fixed costs that would still apply in full: ______________________________

4. Four Documents to Confirm

- [ ] Will
- [ ] Trust (if applicable)
- [ ] Financial power of attorney
- [ ] Advance medical directive

5. Beneficiary Check

Beneficiary designations override your will. Confirm each of these matches your current wishes:

- [ ] TSP
- [ ] FEGLI / life insurance policies
- [ ] Bank and investment accounts
- [ ] Retirement accounts (IRA, etc.)