

Personal Affairs Guide

A Personal Inventory for Peace of Mind



A RESOURCE FROM THE MILITARY OFFICERS ASSOCIATION OF AMERICA



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Powerful
Voice.®

Personal Affairs Guide: A Personal Inventory for Peace of Mind

MOAA has created this workbook to assist you and your family in gathering crucial information — from investments to legal documents, insurance policies, and more. We hope you find this workbook valuable. For additional information, email beninfo@moaa.org, call MOAA's Member Service Center at (800) 234-MOAA (6622), or search the MOAA Web Base at www.moaa.org.

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The information contained in this publication is intended for personal use by individuals who serve or who have served in the U.S. military and is not meant to substitute for legal or professional services. The regulations covering the entitlements discussed herein are constantly amended — the information within is current as of September 2014.

Introduction

“THE BIGGEST MISTAKE REGARDING RECORD-KEEPING IS NOT WRITING THINGS DOWN OR NOT REMEMBERING WHERE YOU WROTE IT DOWN.”

— DAVID MELLUM

Life often takes unexpected turns. This inventory should become an appreciated and valuable resource for you and your loved ones if assistance regarding personal information becomes necessary. Completing this document not only will benefit your family but also you, as it should instill more peace of mind that you are prepared for life's changes.

This inventory offers you an opportunity to organize crucial information in one compact list, readily accessible at home. Use this workbook to get a handle on essential data, from basic contact information to investments, legal documents, schools, insurance policies, and much more. This publication also takes personal planning a step further by allowing you to organize data regarding your family.

Organizing — and periodically updating — pertinent data in an all-in-one, easy-to-access workbook ensures you'll have all sorts of important information at your fingertips. Once you've completed this workbook, keep its contents in a safe place. Consider using a fireproof safe and keeping copies in secure places outside your home. Write with a pencil in sections that are sure to need frequent updates.



Contact MOAA
about benefits and
financial information.

- Email beninfo@moaa.org.
- Visit the MOAA Web Base at www.moaa.org/benefitsinfo.
- Call the MOAA Member Service Center at (800) 234-MOAA (6622).
- Mail MOAA
Transition Center
Benefits and Financial Education
201 N. Washington St.
Alexandria, VA 22314

Chapter 1

Personal Data Security

Digital electronics have come a long way in a short period of time. In an age when the majority of Americans are connected digitally and wish to accomplish more tasks with the tap of a finger, great advancements are being made to help us achieve our goals more effectively and efficiently. We now have the ability to complete banking transactions, manage investments, turn water and lights on and off in our houses, and manage our military pay and benefits from digital devices anywhere in the world. Maintaining secure access to personal online data can be a burden, so it's helpful to keep your usernames, passwords, and accounts organized.

THE IMPORTANCE OF PASSWORD MANAGEMENT

Establishing and keeping track of strong, effective passwords is an essential, though sometimes daunting, piece of the puzzle. With great technological advancements comes the risk of cyber criminals targeting us when we leave ourselves vulnerable online. Banking continues to move toward entirely electronic services, and most organizations and associations promote online access to information and benefits. If you wish to keep your information private and secure online, you will need a strong password.

It is recommended the passwords you use not be easy to determine or include personal information such as birth dates, license numbers, Social Security numbers, names of pets, or similar information. It also is recommended you do not use full names or full words as part of your password, as these items can be easier to hack. Using combinations of capital letters, numbers, and symbols strengthens your

security. One option is to use mnemonic phrases that are easy to remember. For example, the phrase "I served two tours in Vietnam!" becomes Is2tiV! by a single character for each word.

In the event of a loved one's death, it is important to tie up any loose ends by closing the appropriate online accounts. This prevents the information from being accessed in the future by anyone other than system administrators. Typically, accounts with organizations, associations, or social media sites can be discontinued by logging in; going to the "my account," "preferences," or "settings" pages; and locating the appropriate link to cancel. Online bank accounts and sites with more sensitive personal information are best dealt with by contacting the entity to which the deceased belonged. Use this workbook to make sure the most important accounts are handled appropriately.

WHERE TO STORE THIS BOOK

Your most valuable information is included here, so be sure to keep this workbook in a safe place. A fireproof box or safe would be most appropriate and ensures this information is protected from harmful accidents and people who should not see it. If you download the workbook and fill it out electronically, save a copy to your hard drive. Of course, it is important to let your close relatives and/or lawyer know of the workbook's location, as the purpose is to have such information readily accessible at times when you are unable to provide it. Treat this workbook like you treat your other important documents, such as your Social Security card, birth certificate, or passport. Protecting this information is critical to protecting you and your loved ones.

Chapter 2

Record Keeping

SELF

Full name

Rank and service

Social Security number

Date of birth

Driver's license state, number, and expiration date

Military ID expiration date

Employer point of contact and phone number

Current address

Date and state of marriage

State of residence and home of record (if applicable)

PREVIOUS MARRIAGES (IF ANY)

To whom

Date and place

How it ended and place

SPOUSE

Full name

Rank and service

Social Security number

Date of birth

Driver's license state, number, and expiration date

Military ID expiration date

Employer point of contact and phone number

Current address

Date and state of marriage

State of residence and home of record (if applicable)

To whom

Date and place

How it ended and place

ADULT CHILDREN AND OTHER RELATIVES (Download more copies at www.moaa.org/publications.)

Full name

Relationship

Phone number

Social Security number

Place of birth

School/employer

Contact number

Current address (if applicable)

Full name

Relationship

Phone number

Social Security number

Place of birth

School/employer

Contact number

Current address (if applicable)

Full name

Relationship

Phone number

Social Security number

Place of birth

School/employer

Contact number

Current address (if applicable)

Full name

Relationship

Phone number

Social Security number

Place of birth

School/employer

Contact number

Current address (if applicable)

MEDICAL

Military treatment facility and phone number

Web address

Username/login

Password

Primary care provider and phone number

Web address

Username/login

Password

TRICARE phone number (if applicable)

Web address

Username/login

Password

Other primary care provider and phone number

Family dentist and phone number

Eye doctor and phone number

Other doctor and phone number

VA hospital and phone number (if applicable)

PHARMACIES

Military pharmacy phone number

Web address

Username/login

Password

Local pharmacy phone number

Web address

Username/login

Password

Mail-order pharmacy phone number

Web address

Username/login

Password

EDUCATION

SELF

Institution(s) attended

Year(s)

Degree(s) conferred

SPOUSE

Institution(s) attended

Year(s)

Degree(s) conferred

EMPLOYMENT

SELF

Employer

Address

Point of contact name and contact information

Title

Phone number

Email address

Human resources department contact information (if active duty, ombudsman or family readiness group contact information)

SPOUSE

Employer

Address

Point of contact name and contact information

Title

Phone number

Email address

Human resources department contact information (if active duty, ombudsman or family readiness group contact information)

MEMBERSHIP IN ASSOCIATIONS OR CLUBS

Name of association or club

Membership number

Name of association or club

Membership number

Contact information

Member since

Contact information

Member since

FAMILY RECORDS AND LOCATIONS

If you haven't already established a storage location for each of these important documents, now is a good time to do so, whether in a fireproof safe, a safe-deposit box, or some other secure location.

SOCIAL SECURITY

Social Security benefits are described in-depth at www.ssa.gov. If you have questions about a specific situation, you can visit a local office. Find one by going to www.ssa.gov, clicking "Contact Us" from the menu at the top of the page, selecting "Find an Office," and entering your ZIP code.

Local Social Security Administration office

Contact information

Location of Social Security cards

Current monthly benefit (self)

Current monthly benefit (spouse)

MILITARY SERVICE RECORDS

The National Archives and Records Administration's National Personnel Records Center/Military Personnel Records Center holds records for those who've served in the Army, Marine Corp, Navy, Air Force, and Coast Guard. Call (866) 272-6272 or (314) 801-0800 for general information or to make or check on a request. You also can visit the website at www.archives.gov/st-louis/military-personnel/index.html.

List where you store service-related paperwork, DD Form 214, DD Form 215, individual performance evaluations, awards and decorations, and other service-related files.

Military branch

Date entered service

Date of retirement

Location of DD Form 214/215 and other records

MILITARY PAY AND SBP

The Defense Finance and Accounting Service (DFAS) provides payment for military pay and the Survivor Benefit Plan (SBP). To learn more, visit www.dfas.mil or call a DFAS customer service representative at (888) 332-7411 (select option 1 for retired military and annuitants). Access military pay statements at <https://mypay.dfas.mil/mypay.aspx>.

Monthly retired pay

SBP survivor's annuity

Monthly VA pay

My Pay Statement login/email address

SBP base amount

Password

Note: DFAS passwords expire every 150 days. Answers to security questions might be required to reset your password online.

VA INFORMATION (WWW.VA.GOV)

Local veterans' service organization

Contact name

Phone number

Address

Location of VA records

Disability

VA claim number

Beneficiary

Disability award date

Current monthly benefit

VA GI bill benefit

Post-9/11 GI Bill benefit transferred

VA eBenefits username/login

Password



Access the eBenefits homepage by
visiting [https://www.ebenefits.va.gov/
ebenefits_portal/ebenefits.portal](https://www.ebenefits.va.gov/ebenefits_portal/ebenefits.portal).

ADDITIONAL DOCUMENTS OF IMPORTANCE

List where you keep the following, as applicable:

Birth certificates of each family member

Mortgages

Medical and immunization records

Loans

Passport (record passport number, if desired)

Insurance

Adoption papers

Other property titles

Naturalization papers

Credit cards

Divorce decree, death certificate, or certified copies thereof for either spouse

Wills, powers of attorney, or advance directives

Marriage certificate

Funeral desires

Car titles

529 accounts

Deeds

Investments (stocks, bonds, or 401(k) and retirement plans)

Chapter 3

Financial Information

Some of these listings will be joint accounts; some will be individual. Many banks, credit card issuers, etcetera, will not share account information with non-account holders. Does the non-account holder in each of these listings have permission on file with the financial institution to make inquiries about or changes to the account? This could be helpful if the account owner is or becomes unable to make decisions about the account.

INCOME TAX

Location of copies of federal and state income tax returns and related documents

SAFE-DEPOSIT BOX

Name and address of bank or trust company

Password

Name of keyholder(s) and authorized users

Location of key

ELECTRONIC TRANSACTIONS

Recurring electronic transactions (credits or debits), by account

Net income credited

To account

Mortgage

From account

Vehicle(s)

From account

Credit cards

From account

Utilities

From account

Insurance

From account

Other

Other

FINANCIAL AND RETIREMENT ACCOUNTS AND ANNUITIES

Include checking, savings, and credit union accounts (and accounts in children's names).

Financial institution

Phone number

Username/login

Password

Account numbers and owner

Financial institution

Phone number

Username/login

Password

Account numbers and owner

Financial institution

Phone number

Username/login

Password

Account numbers and owner

Financial institution

Phone number

Username/login

Password

Account numbers and owner

Financial institution

Phone number

Username/login

Password

Account numbers and owner

CREDIT CARDS

Name of creditor

Cardholder names

Website

Name of creditor

Cardholder names

Website

Name of creditor

Cardholder names

Website

Name of creditor

Cardholder names

Website

Name of creditor

Cardholder names

Website

Account number

Phone number

Username/login and password

Account number

Phone number

Username/login and password

Account number

Phone number

Username/login and password

Account number

Phone number

Username/login and password

Account number

Phone number

Username/login and password

ASSETS, LOANS, AND OTHER LIABILITIES (Download more copies at www.moaa.org/publications.)

Description of Asset

Owner self spouse joint
If joint, what kind? survivorship common entirely community property
 other w/client other w/spouse

Lender and account number

Date and amount of original loan

Length of loan and interest rate

Monthly payment

Lender website

Lender username and password

Insurance company and account

Insurance premium payment

Insurance website

Insurance username and password

Description of Asset

Owner client spouse joint
If joint, what kind? survivorship common entirely community property
 other w/client other w/spouse

Lender and account number

Date and amount of original loan

Length of loan and interest rate

Monthly payment

Lender website

Lender username and password

Insurance company and account

Insurance premium payment

Insurance website

Insurance username and password

Chapter 4

Insurance

This section covers both health and financial insurance; it is a reference guide for financial asset coverage, TRICARE or supplemental health policies, dental, vision, short-term disability, long term care, and specialized policies for specific circumstances such as cancer.

In the event of the death of a policy holder or a beneficiary, notify the insurance companies promptly to avoid unnecessary costs. Each private insurance company will require a certified copy of the death certificate.

LIFE INSURANCE

SELF

Insurance company

Insurance company phone number

Website

Username/login and password

Policy number(s)

Type of policy and expiration

Name of insured

Name of beneficiary

Owner

Death benefit and loans (if any)

SPOUSE

Insurance company

Insurance company phone number

Website

Username/login and password

Policy number(s)

Type of policy and expiration

Name of insured

Name of beneficiary

Owner

Death benefit and loans (if any)

LONG TERM CARE INSURANCE

SELF

Insurance company

Phone number

Website

Username/login

Password

Policy number

Elimination period

Daily benefit

Lifetime benefit

Home health care provision Yes No

SPOUSE

Insurance company

Phone number

Website

Username/login

Password

Policy number

Elimination period

Daily benefit

Lifetime benefit

Home health care provision Yes No



MOAA offers many insurance plans to members, including life and long term care insurance and a TRICARE supplemental plan called MEDIPLUS®. Visit www.moaainsurance.com to learn more about plan details and the low group rates offered.



MORE INFORMATION



The VA publishes a comprehensive book of federal benefits for veterans, dependents, and survivors.

- www.va.gov/opa/publications/benefits_book.asp (dependent and survivor benefits, chapters 12 and 13)

SURVIVOR BENEFIT PLAN AND DEPENDENCY AND INDEMNITY COMPENSATION

The Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan, and Retired Serviceman's Family Protection Plan provide eligible beneficiaries with a form of benefit called an annuity. An annuity is a monthly payment for the lifetime of the beneficiary. The amount of the benefit is a percentage of your retirement benefit based on your election. You may leave an annuity only to eligible beneficiaries.

Election to participate in these programs generally is made at the time of retirement, although some situations allow a retiree to add coverage after retirement. In most cases, costs to participate are deducted from the retiree's monthly pay and are based on the amount of coverage a retiree elects.

Retroactive to Sept. 10, 2001, SBP was amended to benefit survivors of servicemembers who die while serving on active duty. If you die on active duty, your survivors will be eligible for SBP. The SBP annuity will be calculated as though you had retired on total disability. Total disability means your retired pay would be 75 percent of basic pay,

with your SBP beneficiary drawing 55 percent of that amount. For most on active status, this equates to approximately 41 percent of base pay at time of death.

SBP provides income protection for service retirees' survivors. Because service retirement pay ends with the servicemember's death, SBP is a way to pass on a portion of earned retirement pay to servicemembers' survivors. SBP also is indexed to the annual COLA, so annuities maintain relative value over time.

The VA's Dependency and Indemnity Compensation is a monthly payment made to eligible survivors. Those eligible include survivors of active duty servicemembers and veterans whose deaths were determined by the VA to be service-related. It is a flat monthly payment independent of the pay grade of the veteran. This payment is adjusted annually for cost-of-living increases and is tax-free.

If you are currently serving and would like more information regarding SBP, check out MOAA's publications on the topic at www.moaa.org/publications. There, you'll also find publications to help military survivors.

HEALTH INSURANCE

Include TRICARE and supplemental health policies and dental, vision, short-term disability, long term care, accident, and specialized policies for specific circumstances such as cancer. MOAA's insurance offerings include MEDIPLUS®, with flexible coverage that allows you to choose the best plan for yourself and your family. MEDIPLUS works hand-in-hand with your TRICARE coverage to pay more of your medical bills and gives you protection for everything from hospital stays to doctor visits and prescription medications. Find out more at www.moaainsurance.com.

TRICARE (WWW.TRICARE.MIL)

Regional provider

Phone number

Sponsor's beneficiary number

Region Web login and password

OTHER MEDICAL INSURANCE

SELF

Insurance company

Phone number

Website

Username/login

Password

Policy number

Name(s) of insured

Annual deductible

Copayment

SPOUSE

Insurance company

Phone number

Website

Username/login

Password

Policy number

Name(s) of insured

Annual deductible

Copayment

DENTAL INSURANCE

SELF

Insurance company

Insurance company phone number

Website

Username/login and password

Policy number

Name(s) of insured

Annual deductible

Copayment

VISION INSURANCE

SELF

Insurance company

Insurance company phone number

Website

Username/login and password

Policy number

Name(s) of insured

Annual deductible

Copayment

SPOUSE

Insurance company

Insurance company phone number

Website

Username/login and password

Policy number

Name(s) of insured

Annual deductible

Copayment

SPOUSE

Insurance company

Insurance company phone number

Website

Username/login and password

Policy number

Name(s) of insured

Annual deductible

Copayment

OTHER INSURANCE

This is the place to include your renter's insurance information if you don't own your home, and it's also a good spot to note any policy riders for high-ticket items and collectibles. Some people have health care coverage for their pets.

VA HOSPITAL

Hospital name

Hospital address

Appointment phone number

Chapter 5

Wills and Other Arrangements

Let's focus on the basics — wills and powers of attorney. If you don't have these, contact the staff judge advocate office at your closest installation for help drafting these and other legal documents. Another option is to check MOAA's Lawyer Listing service (www.moaa.org/lawyerlisting) to find an attorney — a fellow MOAA member — who will give you a 25-percent discount.

WILLS

SELF

I have executed a will I have not executed a will

Will is kept at

Executor's name and contact information

Lawyer's name and contact information

I have executed a living will/advanced directive
 I have not executed a living will/advanced directive
(The living will — also known as a medical directive or advance health care directive — is a declaration of what medical care and/or procedures you do or do not want should you become incapacitated due to injury or illness.)

Living will/advanced directive is kept at

Executor's name and contact information

Lawyer's name and contact information

SPOUSE

I have executed a will I have not executed a will

Will is kept at

Executor's name and contact information

Lawyer's name and contact information

I have executed a living will/advanced directive
 I have not executed a living will/advanced directive
(The living will — also known as a medical directive or advance health care directive — is a declaration of what medical care and/or procedures you do or do not want should you become incapacitated due to injury or illness.)

Living will/advanced directive is kept at

Executor's name and contact information

Lawyer's name and contact information

POWERS OF ATTORNEY

Powers of attorney come in many forms — medical, general, and financial. Ensure you have the ones you will need and that you understand their scope. Remember, a durable power of attorney will survive your incapacity, but no power of attorney survives your death.

SELF

- I have executed a general power of attorney
- I have not executed a general power of attorney

Type

Date established/expiration date

Power of attorney information is kept at

Naming (agent or attorney in fact)

Address

Contact information

SPOUSE

- I have executed a general power of attorney
- I have not executed a general power of attorney

Type

Date established/expiration date

Power of attorney information is kept at

Naming (agent or attorney in fact)

Address

Contact information

POWERS OF ATTORNEY

SELF

- I have executed a health care power of attorney
- I have not executed a health care power of attorney

Type

Date established/expiration date

Power of attorney information is kept at

Naming (agent or attorney in fact)

Address

Contact information

SELF

- I have executed a living will/advanced medical directive power of attorney
- I have not executed a living will/advanced medical directive power of attorney

Type

Date established/expiration date

Power of attorney information is kept at

Naming (agent or attorney in fact)

Address

Contact information

SPOUSE

- I have executed a health care power of attorney
- I have not executed a health care power of attorney

Type

Date established/expiration date

Power of attorney information is kept at

Naming (agent or attorney in fact)

Address

Contact information

SPOUSE

- I have executed a living will/advanced medical directive power of attorney
- I have not executed a living will/advanced medical directive power of attorney

Type

Date established/expiration date

Power of attorney information is kept at

Naming (agent or attorney in fact)

Address

Contact information

By filling in the previous sections of this workbook, you've been proactive about making sure you have a family resource that might be useful in daily life as well as in emergencies. You can continue to make those proactive choices by reading through the next section, which touches on planning for your family's future after you're gone.

MOAA has a number of publications that can assist in this process. Visit www.moaa.org/publications to review the full list of titles.

Other resources include the VA (www.va.gov); the Tragedy Assistance Program for Survivors, or TAPS (www.taps.org); and the Armed Forces Services Corp. (www.afsc-usa.com).

Your survivors will have to make many decisions at this time, and it will be easier if you've made your wishes known. Following are some choices to consider.

NOTIFICATION

Whom do you want to be informed of your death?

Name

Contact information

Name

Contact information

Name

Contact information

Name

Contact information

Name

Contact information

FUNERAL

Do you wish to be cremated? (Rules for cremation vary from state to state, and some require a letter of authority signed by the deceased. Such a letter should be filed with your personal papers.)

Where do you want to be buried (national or local cemetery, family plot, etcetera)? (If burial at sea is desired, a letter so stipulating should be prepared and filed with your personal papers.)

What type of funeral do you want? (A funeral director, apart from the unique and indispensable services performed, usually is well-informed regarding the administrative details of a servicemember's death. Depending on religious preference or affiliation, clergy might be either essential or merely of assistance. Families with strong religious ties should consult their clergy before making funeral arrangements.)

MAKE THE MOST OF YOUR MOAA MEMBERSHIP

Experience MOAA's powerful array of resources and member benefits designed to help you through every aspect of life.

Legislative advocacy — Your membership helps support MOAA's critical advocacy efforts for better pay, health care, family support, and retirement benefits for military officers and their families.

Expert advice on issues important to you — Take advantage of Premium and Life members-only programs designed to help you advance your career, secure your financial future, and make the most of your hard-earned military benefits.

Affordable insurance products — Now you can get affordable member rates on life, health, and long term care insurance plans that supplement your earned benefits.

Financial services — Access powerful online tools as you make decisions about debt management, college savings, mortgage comparisons, retirement planning, and more.

Military Officer — Look at today's issues from a military officer's perspective, get updates on your earned benefits, and read about what MOAA is doing for you.

Money-saving discounts — Enjoy exclusive members-only discounts on Dell and Apple computers, hotels, car rentals, vacation packages, and more.

Scholarships and grants — MOAA offers scholarships and grants for military children seeking undergraduate degrees.

For more information about MOAA member benefits and services, please visit us at www.moaa.org/products.

MOAA PUBLICATIONS

For more than 85 years, MOAA has been fighting for the interests of military members and their families. We understand the challenges you face because we're officers just like you and we're ready to share our expertise and experience. The MOAA library of guides and reference tools is available to help you navigate the challenges that arise at each stage of life.

Benefits Planning Guide

Financial Planning Guide

The MOAA Investors' Manual

Transition Guide

**FOR MORE INFORMATION
ABOUT MOAA PUBLICATIONS,
CALL (800) 234-MOAA (6622)
OR VISIT US ONLINE AT
WWW.MOAA.ORG.**



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