



Kaiserslautern Military Community Retiree Activities Office

Fact Sheet: Be Ready for the Unexpected –“What to do If Book”

Situation: Create a binder “What to do If” that includes the **Casualty Assistance Action Sheet** and all of the necessary paperwork mentioned in that document (i.e. birth certificate, marriage certificate, DD214, life insurance policies, health insurance, disability rating, etc.). Make sure your spouse and one other person knows where the binder is located. You can obtain the *Casualty Assistance Action Sheet* from the Retiree Activities Office. **This sheet lists all Points of Contact.**

Actions Required:

Remember if retired here in Germany that you should establish a joint account at the Service Credit Union for all bank accounts and products (i.e. CDs, mutual funds, certificate of deposit, etc.). Without a joint account, your spouse may not be able to get the money. You might also want to establish an account in your wife’s name in case all accounts are frozen after death notification and you as a widow/er will not be able to open a new local credit union account. Ensure you take action on the following:

- that your spouse/beneficiary has access/key to any bank and/or safe deposit box.
- that you update your beneficiary for life insurance, IRA’s, bank accounts, stocks/bonds, TSP, etc. If your status has changed make sure you update all of these things.
- that your DEERS and Survivor Benefit Plan (SBP) is up to date. If there was a death, marriage divorce, adoption or birth you must update your records and beneficiary.
- that you have joint ownership of all vehicles and property (registrations, deeds, titles, timeshares, etc.)
- that you research funeral homes for options and costs for burial or cremation. RAO has a list of funeral homes in Germany (**See Fact Sheet --Local Burials**) for more info.
- that you create an American Last Will and Testament at the Legal Office (free of charge). If you have a European spouse or own property in Germany, meet with a German attorney to determine if you also need a German Last Will and Testament. Remember to get your American Last Will and Testament officially translated. (**See Fact Sheet – Last Will and Testament**).

Contacts: Via telephone at DSN 480-5486 or Civilian 06371-47-5486 (Leave a message if no one is in) or write an e-mail to: 86aw.rao@us.af.mil

OPR: 86 AW/RAO, Ute Harris, Consultant, SGM (R), 29 May 2015