

Estate Planning Guide



Provided by the Firefighter Cancer Support Network

Life can be unpredictable, and in times of crisis, having a clear plan can make all the difference. This Estate Planning Guide is designed to provide peace of mind by keeping your most important documents, wishes, and plans in one easily accessible place. This comprehensive tool ensures that your loved ones have the guidance they need when it matters most; whether it's during an emergency, a medical event, or at the end of life.

Even at the best of times, handling personal matters for a loved one can be difficult, but coupled with the emotional stress that accompanies an illness or death can quickly become overwhelming.

Sections are designed to contain critical information like medical directives, financial accounts, and personal wishes. This guide serves as a framework for your family to follow, reducing stress and uncertainty during challenging times. This guide does not take the place of a legal will and the information contained within this document will not supersede arrangements set forth in a will or advanced directives. This document is to guide and provide information necessary which will allow your family to manage your affairs.

Preparers Information

Full Name: _____

Date of Birth: _____

Place of Birth: _____

Social Security Number: _____

Current Address: _____

Phone Number: _____ (Home) _____ (Cellphone)

Email Address: _____

Spouse's Name: _____

Spouse's Address: _____

Phone Number: _____ (Home) _____ (Cellphone)

Email Address: _____

Children's Name: _____

Next of kin (If different from spouse).

Name: _____

Address: _____

Phone Number: _____ (Home) _____ (Cellphone)

Email Address: _____

Employment

Current Employer: _____

Address: _____

Point of Contact: _____

HR Contact Phone number: _____

Secondary Employer: _____

Address: _____

Point of Contact: _____

HR Contact Phone number: _____

Union Affiliation

Local Name and Number: _____

Point of Contact: _____

Address: _____

Phone Number: _____

Volunteer Fire/EMS Affiliation

Name: _____

Point of Contact: _____

Address: _____

Phone Number: _____

Association Affiliation

Name: _____

Point of Contact: _____

Address: _____

Phone Number: _____

Legal

Location of Will/Living Trust: _____

The following documents, along with a certified death certificate may be required for survivor or beneficiary benefits. Keep these documents organized and attached to this guide.

- Marriage Certificate, Prenuptial Agreement, Separation Agreement, Divorce Papers.
- Citizenship documents
- Birth Certificate or Adoption Papers
- Social Security Card or number
- Military Discharge Papers

Legal Counsel

Attorney's Name: _____

Firm's Name: _____

Address: _____

Phone Number: _____

Email Address: _____

Power of Attorney

I have executed a Power of Attorney Yes No

Designated Representative: _____

Address: _____

Phone Number: _____

Email Address: _____

Medical Information

Primary Care Physician

Name: _____

Address: _____

Phone Number: _____

Specialist

Name: _____

Address: _____

Phone Number: _____

Specialist

Name: _____

Address: _____

Phone Number: _____

Health Care Insurance

Name: _____

Address: _____

Phone Number: _____

Policy Number: _____ Group (ID) Number: _____

Medicare Number: _____

Advanced Medical Directive

I have executed an Advanced Medical Directive Yes No

Designated Representative: _____

Address: _____

Phone Number: _____

Email Address: _____

Do Not Resuscitate Directive (DNR)

I have executed a DNR Yes No

Designated Representative: _____

Address: _____

Phone Number: _____

Email Address: _____

Medical Power of Attorney

I have executed a Medical POA Yes No

Designated Representative: _____

Address: _____

Phone Number: _____

Email Address: _____

Insurance (Locate and review all insurance policies)

Life Insurance Company: _____

Agent's Name: _____

Address: _____

Phone Number: _____

Email: _____

Policy Number: _____

Life Insurance Company: _____

Agent's Name: _____

Address: _____

Phone Number: _____

Email: _____

Policy Number: _____

Accident/Disability Insurance Company: _____

Agent's Name: _____

Address: _____

Phone Number: _____

Email: _____

Policy Number: _____

Financial

Bank Account

Bank Name: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Bank Account

Bank Name: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Retirement Account

Name: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Retirement Account

Name: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Safety deposit box

Bank _____

Box Number _____

Investments

Financial Firm's Name: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Financial Firm's Name: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Real Estate

Property Address: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Mortgage Company: _____

Property Address: _____

Address: _____

Phone Number: _____

Email: _____

Account Number: _____

Mortgage Company: _____

Taxes

It is the responsibility of the surviving spouse or representative to file the deceased person's final tax return. On the final tax return, the surviving spouse or representative will note that the person has died. The IRS doesn't need any other notification of the death.

The following information was taken from the IRS-Topic no. 356, Decedents:

- If there's an appointed personal representative, that person must sign the return. If it's a joint return, the surviving spouse must also sign it.
- If you're a surviving spouse filing a joint return and there's no appointed personal representative, you should sign the return and write in the signature area "Filing as surviving spouse." A surviving spouse can file joint returns for the taxable year in which the death occurred and, if the death occurred before filing the return, for the taxable year immediately before the year of death.
- If there's no appointed personal representative and there's no surviving spouse, the person in charge of the decedent's property must file and sign the return as "personal representative."

Ensure that you consult your attorney, financial planner and tax advisor.

Credit Card Information

Credit Card Company: _____

Phone Number: _____

Account Number: _____

Credit Card Company: _____

Phone Number: _____

Account Number: _____

Credit Card Company: _____

Phone Number: _____

Account Number: _____

Automobile Information

Driver's License: State _____ License Number: _____

Vehicle: Make: _____ Model: _____ Year: _____

Vehicle: Make: _____ Model: _____ Year: _____

Vehicle: Make: _____ Model: _____ Year: _____

Automobile Insurance Company

Name: _____

Agents Name: _____

Address: _____

Phone Number: _____

Email: _____

Policy Number(s): _____

Policy Number(s): _____

Social Security

Contact the Social Security Administration to determine what benefits may be available for the surviving spouse and/or children.

Apply for Social Security benefits promptly. In some cases, benefits are paid from the date of application and not the date of the individual's disability or death. If the individual had paid into Social Security for at least 10 years, two types of benefits are possible:

- Death Benefits. Are available to eligible spouses and dependent children.
- Survivor Benefits. Available depending on the age and relationship of the survivors.

To make notification of a disability, death or to seek assistance to determine benefits, contact your nearest Social Security office or call 1-800-772-1213. Visit the Social Security web site at www.SSA.gov

Social Security Numbers:

Individual _____

Spouse _____

Dependent Children _____

Veterans

If the individual was a veteran, contact the Department of Veterans Affairs at 1-800-827-1000 or visit www.VA.gov.

You will need a copy of the individuals discharge papers.

Survivors may be eligible for financial assistance to cover funeral expenses. Burial in a national cemetery is free to a veteran, their spouse and dependent children. Veterans are also eligible for a headstone or grave marker.

The surviving spouse and dependent children of a disabled veteran may also be entitled to a lump sum death benefit or monthly payments for educational assistance and medical care.

Military Branch: _____

Rank at Discharge: _____

Dates of Service _____ Date of Discharge _____

Passport

If the individual had a passport, the best way to protect against the passport being used to steal their identity is to properly dispose of the passport. That means you need to reach out to the U.S. Department of State Consular Lost and Stolen Passport Unit (CLASP). CLASP is able to cancel the passport, update internal records to reflect that the individual is deceased, destroy the passport or return the passport in case you or other family members want to keep the stamped pages or photo.

In order to properly dispose of the passport, send the passport plus the individual's Death Certificate and a letter stating your request (especially with respect to destruction versus returning) to:

U.S. Department of State
Consular Lost and Stolen Passport Unit (CLASP)
CA/PPT/S/L/LE/CP
44132 Mercure Circle
P.O. Box 1227
Sterling, VA 20166-1227

Final Arrangements

If the individual has suffered a Line of Duty death, refer to that section.

If funeral arrangements were not prepaid, keep a record of any expenses as they can be submitted to the estate for reimbursement.

Order a minimum of 20 **Certified** copies of the death certificate. You will need a certified copy to settle accounts.

Identify an individual to coordinate funeral arrangements with outside groups or the fire department.

Name _____

Phone Number _____

Funeral Home

Name _____

Address _____

Phone Number _____

Point of Contact _____

Individual's final wishes

Have open and honest conversations with your family about your final wishes. Ensure they understand and respect your preferences. Most funeral homes will work extensively to help you plan ahead and ensure every detail is in place. Some ideas to plan for ahead of time include:

- Do you want a private or service-related funeral?
- Are there any specific people you want to deliver your eulogy?
- If you'd like an obituary, what are some details you want in it?
- Spiritual beliefs
- Flowers, picture, mementos
- Music, songs

Other information: _____

Line of Duty Death

A line-of-duty death (LODD) is the death of a firefighter or other public safety officer that occurs while on duty and is directly related to their service:

- The death must be a direct result of the officer's actions, which are authorized or required by law, rule, regulation, or employment conditions.
- The death must be a direct result of an injury or illness sustained while performing a reasonable or emergency response action, including agency-prescribed training

Federal Public Safety Officers' Benefits

The Public Safety Officers' Benefits (PSOB) Act of 1976 was enacted to provide benefits to the qualified survivors of public safety officers killed in the line-of-duty.

The PSOB covers any public safety officer serving a public agency in an official capacity, with or without compensation. Volunteer firefighters are eligible if they are members of a legally organized volunteer fire department. The act also covers members of public rescue squads or ambulance crews while responding to fire, police, or rescue emergencies.

The PSOB program currently provides federal death and disability benefits to the families of first responders who die due to an on-the-job injury and medical conditions, including heart attacks, strokes, and COVID-19. Cancer, however, is not covered.

Contact PSOB

Public Safety Officers' Benefits Office
Bureau of Justice Assistance Office of Justice Programs
810 Seventh Street NW. Fourth Floor
Washington, DC 20531
Phone: 202-307-0635 Toll-free: 1-888-744-6513
E-mail: AskPSOB@usdoj.gov PSOB web site: www.psob.gov

State Benefits

State death and disability benefits are financial support programs provided by state governments. Through legislation, each state codifies their program identifying administrative requirements, medical conditions and benefits.

Contact your state workers compensation board, union representative or department liaison to obtain filing requirements.

Additional Considerations

- Make an inventory list and photograph valuables; family heirlooms, antiques, jewelry and other personal property.
- Secure any cash and credit cards that might be in the house.
- Make a list of email login names and passwords.
- Locate the individual's calendar and cancel scheduled appointments
- Cancel home services such as home health care, cleaning services.
- Cancel utilities, newspapers deliveries, telephone, cable TV, internet services.
- Cancel memberships; automobile club, shopping clubs, groups/associations.
- Make arrangement for pets.
- Change the locks on the house.
- Have the Post Office hold, cancel or redirect mail delivery.
- Make a list (with dates) of bills that need to be paid.
- Have neighbors watch the house during services.

Advance Medical Directive

Provides instructions for medical care and only goes into effect if you cannot communicate your own wishes due to disease or severe injury. The most common advance directives include a living will and a durable power of attorney for health care.

Do-not-resuscitate order (DNR)

A legal document that instructs medical professionals not to perform cardiopulmonary resuscitation (CPR) if a patient's heart or breathing stops.

Living Trust

Names and instructs a person, called the trustee, to hold and distribute property and funds on your behalf when you are no longer able to manage your affairs.

Power of Attorney (Finance)

Names someone who will make financial decisions for you when you are unable.

Power of Attorney (Health care)

Names your health care proxy, a person who can make health care decisions for you if you are unable to communicate these yourself. Your proxy also known as a representative, surrogate, or agent should be familiar with your values and wishes.

Probate

The process of settling the deceased debts and distributing the estate to the beneficiaries. If the deceased names an executor in the will, the court will appoint this individual to administer the estate. If there is no will or no executor named, the court will appoint a personal representative.

Will

Specifies how your estate, your property, money, and other assets will be distributed and managed when you die. A will can also address care for children under age 18, adult dependents, and pets, as well as gifts and end-of-life arrangements, such as a funeral or memorial service and burial or cremation. If you do not have a will, your estate will be distributed according to the laws in your state.

Will - Living

Instructs doctors how you want to be treated if you cannot make your own decisions about emergency treatment. You can say which common medical treatments or care you would want, which ones you would want to avoid, and under which conditions each of your choices applies. Learn how to prepare a living will.