

Viet Nam Veterans of Diablo Valley

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A Practical Resource to Prepare for the End of Life

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This document was compiled from members' own experiences offered as friendly help during a difficult time. It should in no way replace the advice of professionals.

Preparing for the Inevitable

- My fellow presenters: Marcia Estrella and Chris Burchik. Because of these ladies, this is the easiest and hardest talk I have given.
- I got involved because of my wife's sister's recent passing and Jan was the Executor.
- Tremendous amount of info about this subject.
- Please KEEP or PASS-ON the check list we pass out.
- Account for, Document, and Inform
- Guys started talking about:
 - NOK Boxes
 - Who needs to be notified and when
 - Important Phone numbers
 - Location of important papers, especially DD-214
 - Need for a checklist

As you listen to the 3 of us we may start sounding redundant. We planned that!

Know the location of Very Important Items:

- Current Wills and Trusts
- Powers of Attorney
- Health Care Directives
- Burial Wishes/Funeral director
- Passwords and Account numbers

We want to BRAND these into your memories!

BUT for all we say tonight-NONE of it matters unless...

YOU ACT ON IT!

WHAT TO DO PRIOR TO DEATH

- Share Passwords (accounts, email, phone, etc.) with Spouse
- Will (Is It Current?), Trust, Power of Attorney, Health Directive
- Veteran Registration with County Veteran Service Office
- Discuss Life-Ending Decisions NOW
- Who Pays the Bills in Your Household
- Identify Keepsakes and Items of Value
- Document Family History or Important Information
- Ensure Spouse Has Credit Card Authorization
- Cash on Hand

WHAT TO DO AT TIME OF DEATH

- Call Mortuary, Set Appointment, Meet with Them
 - Cremation/Body Burial
 - Death Certificate
 - Setting Up Military Honors (if applicable)
- Contact: Cemetery, Place of Worship, Florist
- Contact Relatives/Friends re: Death and Services
- Keep Clipboard/List of “Things To Do”
- Consider Obituary/ Post in Newspaper

WHAT TO DO SOON AFTER DEATH

Contact:

- Social Security Offices
- Spouse's Employer re: Pension, Benefits
- Medical/Dental Insurance Provider
- Life Insurance Company
- DMV re: Vehicle Registration Change
- Financial Advisor for IRA Transfers
- Trust Attorney to Redo Will and Trust
- Get Date of Death Appraisal for Any Real Estate

Getting Organized

The NOKBOX

- The NOKBOX (Next of Kin) is a complete home organization system to help your family in the event of your or your spouse's death.
- It helps you organize all your accounts, assets, finances, possessions, passwords, media presence, personal history, estate plans, etc.

What's inside?

- **15 color coded, labeled hanging folders to organize the categories of your NOKBOX**
- **67 color coded, labeled folders: one for every item in your life**
- **72 double-sided instructional checksheets**
 - On the front of each sheet, there are instructions for you that list what information to include in each folder
 - On the back of each sheet, there are instructions for your Next of Kin: **The Noklist**. These instruct the NOK on what they need to gather, and gives them a place to keep it organized, managed and accounted for.
- **1 zippered Document Protector bag. This bag is for items that belong in your safe or somewhere secure, like passports and birth certificates. Instructions are included.**
- **1 zippered key pouch and 10 key tags**

Original with Carry case



NOKBox Lite

Contents only. Use your own box and folders.



Password Sheet & To Do list

Password Sheet

<u>Account</u>	<u>User Name</u>	<u>Password</u>	<u>Email</u>	<u>Account #</u>
Yahoo	JohnDoe	Happyday43#	jdoe@yahoo.com	
Facebook	Emusk	RichMan\$\$2	emusk@yahoo.com	

To Do List

Whatever method works for you but items should include necessary follow ups!

Phone calls and Thank you notes

- It's a very emotional time and family or close friends can help make calls to those who need to be notified.
- In the weeks that follow take time to read and cherish the cards and notes that folks have sent.
- Keep a list of names of those who sent flowers, gifts, and donations in the memory of the deceased. A family member can help send out thank you notes.

WHAT TO DO NON-CRITICAL MISCELLANEOUS ITEMS

- Remove Spouse's Name from Accounts
- Do NOT Remove Spouse's Name from Bank Account
- Notify Organizations
- Disposing of Clothing and Personal Effects
- Household Maintenance Chores

WHAT TO DO TO TAKE CARE OF YOURSELF

- My Life/Home Is Different Now
- Spend Time with Family and Friends
- Keep Busy
- Write a Narrative/Journal/ Documentary
- Regrets vs Gratitude

Buzz Words to Remember!

- **UPDATE:** Wills & Wishes
- **SHARE LOCATIONS:** Documents, Passwords, Financial Accounts, Safe Deposit box
- **NOTIFY:** Funeral Home, Attorney, SSA, Dept. of Veterans Affairs, DMV, Credit Report. Agencies, Personal & Investment Accounts
- **KNOW:** Which Accounts are Joint & which are Individual
- **DETERMINE:** Which bills to continue paying; which to cancel
- **SPECIAL SITUATIONS:** Consider who would be your Executor if you both pass at the same time.

In the case of blended families, 2nd marriages, significant others, domestic partners, make your wishes known as specifically as you can!

