LOSS OF A LOVED ONE · TAKE IT IN ORDER

The First Weeks

A survivor's packet: what to do and when, what your family may receive, and what every acronym means. Print it, mark it up, and reach out if you have questions.

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Take a deep breath. Almost nothing here is as urgent as it feels. Most deadlines in this process are measured in months and years, not days. The plan is simple: two weeks of protecting access and gathering paper, two months of filing claims with help, and a deliberate, unhurried year for everything that shapes the rest of your life.

If anyone is pressing you to decide quickly, beware. You rarely need to make any sudden decisions. It is always acceptable to say: I am not deciding anything this week.

PHASE ONE · THE FIRST TWO WEEKS

Protect access. Gather paperwork. Hold off on big decisions.

- [ ] ACCESS · BEFORE ANYTHING ELSE

Keep their phone, phone number, and email accounts active

This is the step that catches families off guard. Banks, brokerages, insurers, and government portals protect accounts with multi-factor authentication, and the codes usually go to the deceased's phone or email. Cancel that phone line and you can lock yourself out of the accounts precisely when you need them.

Before cancelling anything: keep the phone plan active, keep the phone charged with its passcode somewhere safe, and do not close their email. If the phone was lost or destroyed, ask the carrier about moving the number to a replacement device.

- [ ] RECORDS · WEEK ONE

Order at least ten certified copies of the death certificate

Nearly every claim, account, and agency will ask for one, and many will keep it. Make sure the copies show cause and manner of death, because several benefit claims require it. The funeral home usually handles the order.

- [ ] SUPPORT · WEEK ONE

Identify your assigned guide, if you have one

For a military death, the service assigns a Casualty Assistance Officer to walk you through arrangements and file most claims with you. Lean on them; that is what they are for. For a federal civilian employee, the agency's benefits office will contact you. Otherwise the executor or estate attorney plays that role. Save their direct contact information.

- [ ] NOTIFICATIONS · WEEKS ONE TO TWO

Who needs to be notified

Which agencies need to be aware of a death early: the employer or command, the life insurance companies, and Social Security. The funeral home typically reports the death to Social Security; confirm they did. Every airline account, streaming service, and subscription can genuinely wait.

- [ ] HOUSEHOLD · WEEKS ONE TO TWO

Keep the household running on autopilot

Confirm the mortgage or rent, utilities, and insurance premiums are still being paid, especially if those bills ran from the deceased's accounts. Watch the mail: benefit letters and statements will arrive, and together they form a map of what your loved one had. One box or folder is enough of a filing system for now.

- [ ] PROTECTION · ALWAYS IN EFFECT

Treat urgency from anyone else as a warning sign

News of a death travels, and money follows it. Some outreach is kind and legitimate. But anyone pressing you to move money, buy a product, pay a debt, or sign quickly is telling you something important about themselves. Write down who called and what they wanted, and revisit it later with a clear head or a trusted second reader.

DEBTS · BEFORE PAYING ANYTHING

Do not rush to pay the deceased's debts from your own accounts

Debts in their sole name are generally claims against the estate, settled through a legal process with its own rules and order. Paying them personally, out of sympathy or collector pressure, can be a costly mistake. Talk to the estate's attorney or executor first. Joint debts and ongoing household bills are different: keep those current.

PHASE TWO · THE FIRST TWO MONTHS

File the claims, in order of size

Once the immediate ground is stable, the claims begin. Which list you use depends on which system your loved one belonged to.

IF THE DEATH WAS MILITARY-RELATED

Your Casualty Assistance Officer files most of this with you

The death gratuity, the SGLI life insurance claim, the monthly DIC application, the Survivor Benefit Plan annuity, and the claim for final pay and unused leave. Verify your family's DEERS records are current so TRICARE continues without a gap.

IF YOUR LOVED ONE WAS A FEDERAL CIVILIAN EMPLOYEE

The agency sends the retirement death benefit application

Separate claims go to the life insurance office, the Thrift Savings Plan, and the agency for final pay. If the death was connected to the job, the FECA workers' compensation claim is often the largest benefit of all; its window is measured in years, but start early because it takes time to process. Health insurance continuation has its own rules and a phone call to make.

IN EVERY CASE

Call Social Security: 1-800-772-1213

Survivor claims cannot be filed online. Two things to raise on that call. First, the one-time $255 death payment, which must be claimed within two years. Second, if you have children at home, ask the representative to run your household's numbers two ways: once including a caregiver benefit for you, once with benefits for the children only. Because of the family maximum and the earnings limit, which way pays more is not obvious.

DOCUMENTS · DO IT ONCE

Gather the identity documents together

Nearly every claim asks for some combination of the marriage certificate, each child's birth certificate, and Social Security numbers. Pull them together once, scan each, and keep originals easy to reach. If children's benefits are involved, check that both parents are named on each birth certificate.

PHASE THREE · NO DEADLINE AT ALL

The decisions that deserve to wait

Everything below is important. None of it is urgent, and most is better decided months from now, once the claims have resolved and you better understand your finances.

How to receive and hold any large payment. Life insurance and lump-sum benefits can sit safely in an insured bank account while you decide what they are for. Parking money while you weigh options is a legitimate decision, not a failure to decide.

The house. Whether to stay, sell, or move is one of the largest and least reversible choices in front of you. Take your time.

Your own protection. If others now depend on you alone, your own life insurance, an updated will, and a named guardian for children move up the list. Not week one, but high on it.

Your own beneficiaries. Your retirement accounts, bank accounts, and insurance likely still name the person who died. Updating them is quick once you are ready.

Whether a trust makes sense. When a large amount arrives and children are involved, a trust lets you decide how and when they receive money rather than handing it to them outright at adulthood. Legal work for an attorney, coordinated with how the accounts are titled.

NOTES

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THE BENEFIT MAP · AFTER A MILITARY DEATH

Every benefit is either paid once or monthly, and taxed or tax-free. Amounts shown are current as of 2026 and change over time. Confirm your family's specific figures with the paying agency.

NOT TAXED · PAID ONCE		
Death Gratuity	**$100,000**	Paid by DoD within days, to the people named on the DD-93.
Life Insurance (SGLI)	**Up to $500,000**	Automatic at the maximum unless reduced; confirm the elected amount and beneficiary.
Burial and Memorial	**Provided**	Funeral, transportation, national cemetery plot, headstone, and flag at no cost.
Soc. Sec. Death Payment	**$255**	One-time; claim within two years.
NOT TAXED · MONTHLY		
Dependency and Indemnity Compensation FOUNDATION	**$1,699.36 base + $421.00 per child (2026)**	Flat-rate, tax-free, from the VA. A transitional addition applies for the first two years with children under 18. Continues for life; remarriage rules apply.
Housing Allowance (BAH)	**Continues 365 days**	One full year, whether you stay or move.
TAXED · PAID ONCE		
Final Pay and Unused Leave	**To confirm**	The last paycheck plus a leave payout, through the Defense Finance and Accounting Service (DFAS).
Thrift Savings Plan	**To confirm**	Passes to the TSP beneficiary. Traditional money is taxed as withdrawn; Roth money is not. Where it lives next affects when you can access it. We can help you understand your options.
TAXED · MONTHLY		
Survivor Benefit Plan OFTEN LARGEST	**55% of the elected base amount**	Automatic and cost-free for an active-duty death; the amount depends on rank and years of service. Paid in full alongside DIC.

THE BENEFIT MAP · AFTER A FEDERAL CIVILIAN EMPLOYEE'S DEATH

NOT TAXED · PAID ONCE		
Life Insurance (FEGLI)	**To confirm**	Basic coverage tied to salary plus any elected options, often with an added accidental-death benefit. Paid to the FEGLI beneficiary, generally tax-free.
FECA Death Gratuity	**Up to $100,000**	Only when the death was connected to service with the Armed Forces in a contingency operation. Related gratuities count toward the same total.
Soc. Sec. Death Payment	**$255**	One-time; claim within two years.
NOT TAXED · MONTHLY		
Workers' Compensation (FECA) OFTEN LARGEST	**45–50% of pay + 15% per child, capped at 75%**	When the death was in the performance of duty. Tax-free, cost-of-living adjusted, and frequently the family's main income. File Form CA-5 early.

TAXED · PAID ONCE		
FERS Basic Employee Death Benefit	**50% of salary + $43,800.53 (deaths after 12/1/2025)**	Lump sum, 36 installments, or rollover to an IRA. The choice changes the tax result; have a professional run a tax projection to help you understand your options.
Final Pay and Unused Leave	**To confirm**	Claimed through the employing agency on SF-1153.
Thrift Savings Plan	**To confirm**	Passes to the TSP beneficiary; traditional money taxed as withdrawn, Roth money not.
TAXED · MONTHLY		
FERS Survivor Annuity	**50% of the earned annuity**	Only if the employee had at least ten years of creditable service. A separate children's benefit may also apply.

NOTES

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GLOSSARY · PROGRAMS AND AGENCIES

SHORT FORM	FULL NAME	WHAT IT MEANS FOR YOU
BAH	Basic Allowance for Housing	The housing allowance, which continues for 365 days after an active-duty death.
BEDB	Basic Employee Death Benefit	The FERS lump-sum benefit: half the salary plus a COLA-adjusted flat amount. Taxable, and you make a decision on where it goes.
CAO	Casualty Assistance Officer	The person the military assigns to guide your family and file most claims with you. Your first call.
DIC	Dependency and Indemnity Compensation	The flat-rate, tax-free monthly benefit from the VA. The foundation of a military survivor's income.
DoD / DFAS	Department of Defense / Defense Finance and Accounting Service	DFAS is the pay office: it issues the death gratuity, the SBP annuity, and final military pay.
FECA	Federal Employees' Compensation Act	Federal workers' compensation. When the death was duty-related, its monthly tax-free benefit is often the largest of all.
FEGLI	Federal Employees' Group Life Insurance	The federal civilian life insurance program, administered by MetLife. Claimed on Form FE-6.
FEHB	Federal Employees Health Benefits	Federal civilian health coverage. Survivors can often continue it; once dropped, it is hard to get back.
FERS	Federal Employees Retirement System	The retirement system for federal employees, not including the military. Source of the Basic Employee Death Benefit and the survivor annuity.
Fry / DEA	Fry Scholarship / Dependents' Educational Assistance	The two VA education programs for survivors. A spouse eligible for both chooses one, permanently.
OPM	Office of Personnel Management	The federal civilian retirement agency: pays the FERS death benefit and survivor annuities, manages FEHB continuation.
SBP	Survivor Benefit Plan	The taxable monthly annuity from DFAS, 55 percent of the elected base amount. Paid in full alongside DIC.
SGLI	Servicemembers' Group Life Insurance	Military life insurance, up to $500,000, paid tax-free to the named beneficiary.
TAPS	Tragedy Assistance Program for Survivors	A national nonprofit offering peer support and guidance to military survivors at no cost. taps.org
TRICARE	Military health program	Coverage continues: three years at active-duty family rates for a spouse, then retiree rates; children stay at active-duty family status until they age out.[1]
TSP	Thrift Savings Plan	The federal retirement savings plan, similar to a 401(k). It passes to the beneficiary on file with the TSP itself. It will require a phone call to gain access.
VA	Department of Veterans Affairs	Pays DIC, education benefits, and burial benefits; also stands behind SGLI.

[1] Transitional coverage rules vary with the type of death and the family member. A surviving spouse who remarries generally loses eligibility, and children age out at different points depending on status. Confirm your family’s eligibility with TRICARE at 1-800-538-9552, or see the Loss of a Loved One kit at rosefinancialmanagement.com.

GLOSSARY · SOCIAL SECURITY TERMS

TERM	WHAT IT MEANS FOR YOU
Survivor benefit	Monthly Social Security paid on the deceased's earnings record: to each eligible child, and to you while caring for a child under 16, generally 75 percent of the deceased's full benefit each.
Family maximum	A cap on the total Social Security benefits paid on one person's record, roughly 150 to 180 percent of the full benefit. When the family is at the cap, adding a benefit for you may not increase the household total, which is why you ask for the numbers both ways.
Earnings limit	Before your full retirement age, your own Social Security benefit is reduced if you work: in 2026, $1 withheld per $2 earned above $24,480. The children's benefits are not reduced by your earnings.
Lump-sum death payment	The one-time $255 payment, claimed within two years of the death.

THE FORMS YOU WILL SEE

FORM	WHAT IT DOES	WHERE IT GOES
DD-93	Record of Emergency Data: names who receives the military death gratuity	Already on file; your CAO pulls it
SGLV-8283	Claims the SGLI life insurance	Office of Servicemembers' Group Life Insurance · 1-800-419-1473
VA 21P-534a	Applies for DIC after an active-duty death	Department of Veterans Affairs · 1-800-827-1000
SF-1174	Claims final military pay and unused leave	DFAS · 1-800-321-1080
DD-1300	Report of Casualty: the official record many claims require	Prepared by the service; keep copies
SF 3104 / 3104B	Applies for FERS death benefits and elects how the BEDB is paid	Office of Personnel Management · 1-888-767-6738
FE-6	Claims FEGLI life insurance	Office of Federal Employees' Group Life Insurance · 1-800-633-4542
CA-5	Claims FECA workers' compensation death benefits	Department of Labor, OWCP · 1-202-513-6860; file within three years
TSP-17	Reports a TSP participant's death and starts the claim	Thrift Savings Plan · 1-877-968-3778
SF-1153	Claims a federal civilian employee's unpaid pay and leave	The employing agency · their HR or benefits office

The full version of every item here, with the reasoning and the sources, is at rosefinancialmanagement.com → Knowledge Base → Loss of a Loved One. Free, no email required. If it helps someone you know, pass it on.