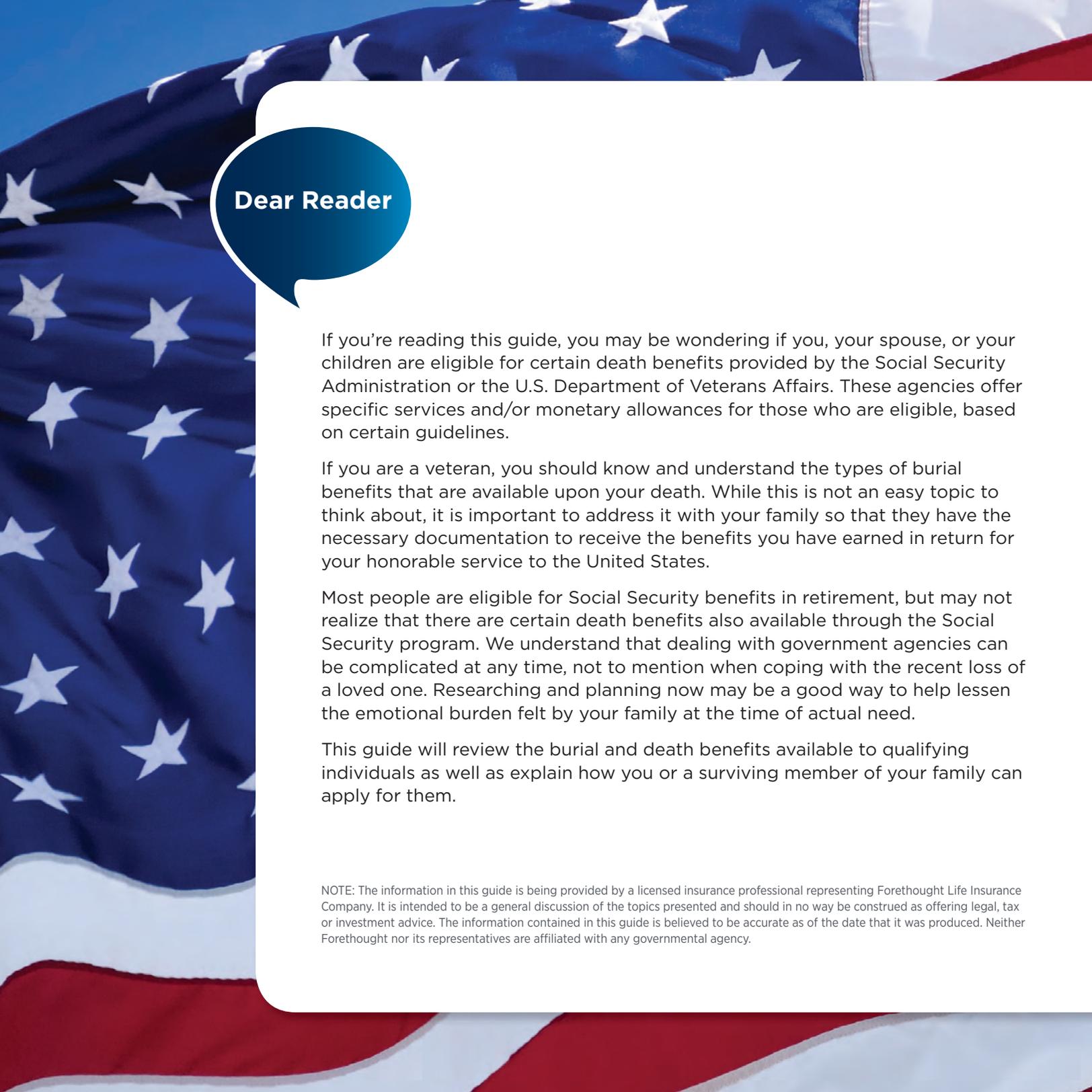


Simply 
Speaking

social security &
veteran death benefits

The background of the entire page is a close-up, slightly blurred image of the American flag, showing the blue field with white stars and the red and white stripes. A white speech bubble with a dark blue border is positioned in the upper left quadrant, containing the text 'Dear Reader'.

Dear Reader

If you're reading this guide, you may be wondering if you, your spouse, or your children are eligible for certain death benefits provided by the Social Security Administration or the U.S. Department of Veterans Affairs. These agencies offer specific services and/or monetary allowances for those who are eligible, based on certain guidelines.

If you are a veteran, you should know and understand the types of burial benefits that are available upon your death. While this is not an easy topic to think about, it is important to address it with your family so that they have the necessary documentation to receive the benefits you have earned in return for your honorable service to the United States.

Most people are eligible for Social Security benefits in retirement, but may not realize that there are certain death benefits also available through the Social Security program. We understand that dealing with government agencies can be complicated at any time, not to mention when coping with the recent loss of a loved one. Researching and planning now may be a good way to help lessen the emotional burden felt by your family at the time of actual need.

This guide will review the burial and death benefits available to qualifying individuals as well as explain how you or a surviving member of your family can apply for them.

NOTE: The information in this guide is being provided by a licensed insurance professional representing Forethought Life Insurance Company. It is intended to be a general discussion of the topics presented and should in no way be construed as offering legal, tax or investment advice. The information contained in this guide is believed to be accurate as of the date that it was produced. Neither Forethought nor its representatives are affiliated with any governmental agency.

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you may be wondering...

Does Social Security
provide any benefits to my
family when I die?

Simply **Speaking**

Certain members of your family may be eligible for survivor benefits when you die, but they can vary widely and may not provide the level of financial resources you think they will. Your family members' eligibility to receive benefits depends on a number of factors, including the amount of credit you have accumulated for work covered by Social Security. This usually ranges from 18 months to 10 years, depending on your age at death.

What you need to know:

Your spouse is typically the first person in line to receive survivor benefits when you die, but even this requires you to meet specific parameters, including whether you have reached your full retirement age and whether your spouse is collecting a full or reduced benefit.

Here is a quick snapshot of survival benefits for spouses:

- ★ A one-time death benefit of \$255 can be paid to your spouse if they were living with you.
- ★ Your spouse may be eligible to collect 100% of your monthly income benefit at their full retirement age, or a reduced benefit as early as age 60; or, they will continue to receive their benefit, if higher, provided they are of age to collect benefits.
- ★ No survivor benefits are paid if an individual gets remarried before age 60 and is still married. If they remarried before age 60 but that marriage has now ended, they may collect survivor benefits from a deceased ex-spouse.

Other scenarios under which someone might receive monthly Social Security benefits are:

- ★ A widow or widower age 60 or older (50 if disabled), or at any age if caring for a child who is under 16 or disabled.
- ★ A divorced widow or widower age 60 or older (50 if disabled) if the marriage lasted 10 years, or if caring for a child who is under 16 or disabled.
- ★ An unmarried child up to 18 (19 if attending a primary or secondary school full-time). Under certain circumstances, benefits can be paid to stepchildren, grandchildren or adopted children.
- ★ A dependent parent age 62 or older.

Additional information is available from the Social Security Administration official website at socialsecurity.gov or ssa.gov/pubs/10084.html

you may be wondering...

How do my loved ones
apply for Social Security
survivor benefits?

Simply **Speaking**

Before a family member can apply for benefits, the Social Security office must be notified of your death. This should be done as soon as possible. Fortunately, the funeral director often will notify Social Security on the family's behalf, but you must make sure your loved ones know or have access to your Social Security number. Once this has taken place, individuals may apply at any Social Security office or by phone. An application is required in order to receive survivor benefits; they are not automatically granted upon notification of a death.

What you need to know:

When applying for benefits, the Social Security Administration requires specific documents and paperwork. Compiling this information, storing it in a safe place, and notifying your family of its location, are good first steps that will help your family tremendously when the time comes to apply for benefits.

Required documents include:

- ★ Marriage Certificate
- ★ Dependents' Social Security numbers and Birth Certificates
- ★ Birth Certificate
- ★ Spouse's Social Security number
- ★ Previous year's W-2 or Schedule C
- ★ Divorce papers, if applying as divorced widow or widower

Your family member will need:

- ★ Your Death Certificate
- ★ The name of their bank and account number so benefits can be directly deposited

Additional information is available from the Social Security Administration official website at socialsecurity.gov or ssa.gov/pubs/10084.html

you may be wondering...

Who is eligible to receive
veterans' benefits?

Simply **Speaking**

Eligibility varies by the benefits and services being requested. In general, benefits are available to active duty members, veterans discharged under honorable conditions, spouses and dependent children. The Department of Veterans Affairs has the primary responsibility for verifying eligibility.

What you need to know:

In addition to burial benefits for a deceased veteran, the Veterans Benefits Administration offers benefits to spouses, children and parents, under certain conditions. This can include Dependency and Indemnity Compensation (for death resulting from a service-related injury or disease), a Survivor's Pension (for low income, un-remarried surviving spouses and/or unmarried children), the Dependents' Educational Assistance program, and/or assistance with securing a home loan.¹ Eligibility guidelines are outlined below, but you should visit the VA's website at www.va.gov for complete information.

Determining eligibility

Veterans

Any member of the U.S. Armed Forces who dies on active duty or was discharged under conditions other than dishonorable and has completed the required period of service is automatically eligible.

Spouses

The surviving spouse of an eligible veteran is also eligible with certain restrictions on subsequent marriages.

Children

Unmarried, minor children who are under the age of 21 (age is extended to 23 for children enrolled in an approved educational institution) of an eligible veteran or active duty member of the armed forces are eligible. Adult children who are incapable of supporting themselves due to a permanent disability sustained prior to reaching age 21 may also be eligible.

¹ http://www.va.gov/opa/persona/dependent_survivor.asp

you may be wondering...

Are there additional burial benefits available if I am a U.S. veteran?

Simply **Speaking**

Yes. Those who qualify may be eligible to select from several free benefits including burial and gravesite in a national cemetery, a headstone or marker, burial at sea, Presidential Memorial Certificate, United States burial flag, as well as potential limited reimbursement of burial expenses.

What you need to know:

Veterans Administration burial benefits include:

Burial

Veterans, service members, spouses and eligible dependents may be buried in national and state cemeteries. Benefits include the gravesite, opening and closing of the grave, marker, grave liner and perpetual care. There may be a minimal charge for the interment of a veteran's eligible immediate family member for the opening and closing of the grave. The VA does not provide the funeral services and materials involved in preparing for burial.

Many national and state cemeteries have special arrangements for cremated remains, which can be coordinated through your funeral professional. National cemeteries do not reserve space or make advanced arrangements.

Headstone or marker

The VA will provide a headstone or marker for eligible veterans who are buried in national, state veteran, military post/base or private cemeteries. The markers and headstones are also provided for eligible spouses and dependents, except when buried in a private cemetery. The style chosen must be consistent with existing monuments at the place of burial. Niche markers are available to mark columbaria used for cremated remains.

Military funeral honors

Veterans' service organizations or local volunteer groups often provide military funeral honors for the burial of military members and eligible veterans. The basic ceremony consists of the folding and presentation of the United States flag and the playing of Taps by a bugler, if available, or by recording. If they desire military funeral honors for a veteran, family members should inform their funeral director and provide copies of your discharge papers so they can arrange these services.

United States flag

The VA will provide a United States flag to drape on the casket or accompany the urn of a veteran or retiree who served honorably in the U.S. Armed Forces. This benefit applies only to veterans. The flag may then be presented to the next-of-kin or a close associate of the deceased, or it may be donated to a national cemetery with an Avenue of Flags, to be flown on patriotic holidays.

Additional information is available from the U.S. Department of Veterans Affairs official website at va.gov or cem.va.gov



Veterans Administration burial benefits (cont)

Presidential Memorial Certificate (PMC)

An engraved paper certificate with the veteran's name and signed by the current President is issued to next-of-kin to express the nation's recognition of the veteran's service and to honor the memory of honorably discharged deceased veterans. More than one certificate may be provided. Eligible recipients may apply for a PMC in person at any VA regional office, by U.S. mail or by toll-free fax. Your local funeral director may assist you with completing and submitting the application.

Burial at sea

This is a means of final disposition of remains that is performed on United States Navy vessels. The committal ceremony is performed while the ship is deployed; therefore, family members are not allowed to be present. Active duty members, retirees, veterans (who were honorably discharged), U.S. civilian marine personnel of the Military Sealift Command and dependent family members of active duty personnel are eligible for this ceremony at the following embarkation ports:

- ★ Norfolk, VA
- ★ Jacksonville, FL
- ★ Corpus Christi, TX
- ★ San Diego, CA
- ★ Bremerton, WA
- ★ Honolulu, HI

Find out more about veterans burial benefits at www.cem.va.gov

you may be wondering...

What are VA
burial allowances?

Simply **Speaking**

VA burial allowances are flat rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible veteran's burial and funeral costs. The VA recently changed its program to ensure that those eligible will receive benefits quickly and efficiently, and spouses of record are now paid automatically upon notification of the veteran's death. They do not need to submit a claim. The VA may grant additional allowances for a plot, interment and transportation, but your survivors must file claims for these benefits.¹

What you need to know:

Who is eligible?

If the veteran's burial benefit has not been automatically paid to the surviving spouse, the first living person to file a claim will be paid, provided they meet one of the criteria below:

- ★ Veteran's surviving spouse
- ★ The survivor of a legal union between the deceased veteran and the survivor²
- ★ The veteran's children, regardless of age
- ★ The veteran's parents or surviving parent
- ★ The executor or administrator of the estate of the deceased veteran

Are there other considerations?

Yes. The veteran:

- ★ Must have died due to a service-related disability
- ★ At the time of death was in receipt of VA pension or compensation
- ★ Was entitled to receive VA pension or compensation but decided not to reduce their military retirement or disability pay
- ★ Died in a VA hospital or while in a nursing home under VA contract

How much does the VA pay?

Service-Connected Death

The maximum service-connected burial allowance is \$2,000. If the veteran is buried in a VA national cemetery, VA may reimburse some or all of the cost of transporting the deceased veteran's remains.

Non-Service-Connected Death

The VA will pay a \$300 burial allowance and \$745 for a plot. There are higher non-service-connected death rates payable if the veteran was hospitalized by the VA when he or she died.

¹ <http://benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>

² The VA defines "legal union" as a formal relationship between the decedent and the survivor that existed on the date of the veteran's death, was recognized under the law of the State in which the couple formalized the relationship and is evidenced by the State's issuance of documentation memorializing the relationship.

you may be wondering...

How do my loved ones apply to receive veterans' benefits?

Simply **Speaking**

Just like when applying for Social Security benefits, your family members will have to contact the Veteran's Administration to apply for benefits. Veterans' benefits are not paid automatically. When your family member is ready to file for burial benefits, they should contact their local Veterans' Affairs office. Your funeral director may also be able to help educate you on this process.

What you need to know:

Preparing the necessary documents your loved ones will need to apply for benefits after your death will go a long way to ease their emotional burden and expedite the delivery of needed resources. The following information is required:

- ★ Proof of military service (DD214) (i.e. enlisted record and report of separation, discharge documents, or retirement orders)
- ★ Certified copy of original Marriage Certificate
- ★ Verification of amount of life insurance your beneficiaries will receive as a result of your death
- ★ Social Security number of spouse or dependents, if applicable

Your family will need to gather:

- ★ Certified copy of Death Certificate
- ★ Copies of paid hospital and doctor bills incurred by last illness, if applicable
- ★ Copies of paid funeral, burial, and cemetery receipts

Original documents are not returned so it is best to send copies. In addition to the documentation above, other information may be required, including:

- ★ **Previous marriage:** If the veteran or spouse was previously married, a certified copy of Divorce Decree or a Death Certificate to prove the previous or subsequent marriage was dissolved by divorce or death.
- ★ **Dependent children:** Certified copy of Birth Certificates for all children under 18. For children over 18 and still in school up to age 23, a Birth Certificate and a copy of VA Form 21-674.
- ★ **Social Security:** If the veteran or spouse receives Social Security benefits, the exact amount received for each person must be reported.
- ★ **Additional income:** If the veteran or spouse receives additional income, the sources or exact amounts must be reported to the VA.
- ★ **VA claim number,** if one has been established.

Additional information is available from the U.S. Department of Veterans Affairs official website at va.gov or cem.va.gov

For your consideration:

It is important to educate yourself on the death and burial benefits potentially available to you and your family members through the Social Security Administration and the U.S. Department of Veterans Affairs. Preserving important documents and recording personal information that your family may need to apply for benefits after your death is one way you can make the process easier for them after you pass. Contact your local funeral director or preneed specialist for more information and guidance on these matters and other end-of-life issues, including options regarding funeral planning and cremation.

Other resources include:

Department of Defense www.dmdc.osd.mil/mfh

Department of Veterans Affairs www.va.gov

National Cemetery Administration www.cem.va.gov

Social Security Administration www.socialsecurity.gov or www.ssa.gov

Social Security Survivors Benefits Guide www.ssa.gov/pubs/10084.html

Veterans Benefits Administration www.benefits.va.gov

For assistance with documenting your preferences, preparing necessary paperwork and planning your final arrangements in advance, contact your local funeral home.

Forethought Life Insurance Company

Forethought Life Insurance Company provides a full suite of annuities and a leading preneed life insurance platform to help solve the pre-retirement, retirement and end-of-life challenges facing Americans today. A targeted strategy delivers multifaceted product lines to customers through key distribution relationships across the country. Experienced leadership and financial discipline underlie strong growth and success in the marketplace.

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