

# DFAS - What to Do When a Military Retiree Dies - Checklist

## What You Need to Know

We are sorry for your loss, and we are here to help you. Although it's a difficult time, it's important to report the death of a military retiree promptly. Please use one of the options below to report the death of a retiree.

Information about **claiming a retiree's final pay** and **claiming Survivor Benefit Plan payments** (if the retiree was enrolled) is also included in this checklist.

Additional information is available on the DFAS Report a Retiree's Death webpage:

<https://www.dfas.mil/retdeath>

*Please note: The Arrears of Pay (AOP) beneficiary and Survivor Benefit Plan (SBP) beneficiary are designated by the retiree. They can be the same, but are not always the same. Separate claims must be made for AOP and SBP.*

## How to Report a Retiree's Death

Prompt reporting of a death is important to avoid overpayment. Retired pay ends on the date of death of the retiree.

You can report a retiree's death using our online form or by calling our Customer Care Center, or via fax or mail. Filling out the online askDFAS Notification of Death form is the quickest and most convenient option. It's available 24/7.

- To use the **online askDFAS Notification of Death form**, visit our Quick Tools webpage: <https://www.dfas.mil/raqquicktools>, then click on "To Report the Death of a Retiree."
- To contact our **Customer Care Center**, call toll-free: 1-800-321-1080 or 1-317-212-0551 (during business hours M-F, Eastern Time).
- Fax to:** 1-800-469-6559 OR **Mail to:** Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E 56th Street, Indianapolis IN 46249-1200

## What Happens When DFAS Receives Notification of Death

*Upon notification of death, we will send a condolence letter with instructions for claiming the retiree's final pay. If the retiree was enrolled in the Survivor Benefit Plan (SBP) we will also send the forms to claim SBP annuity payments.*

*DFAS will **stop monthly payments upon notification of death** to prevent overpayment. Because retired pay ends on the date of death, **if a payment was made after the date of the retiree's death**, we are required to notify the bank to **reclaim the entire payment**. Once we receive the paperwork to claim a retiree's pay, we can calculate and pay the retiree's final pro-rated payment to the entitled Arrears of Pay (AOP) beneficiary.*

## Supporting Documents Required

- ◆ We are required to have a copy of the **retiree's Certificate of Death** that **states the cause or manner of death** prior to making payments. If you have not yet provided this specific type of death certificate, please include a copy of it with your documents.
- ◆ The supporting documents to claim SBP depends on your individual situation. Please check our webpage for specific information: <https://www.dfas.mil/startsbp>

## Reminders

- Is your form **signed and dated** by you (and by witnesses for the AOP SF 1174)?
- Did you include supporting documents? Is the retiree's name and Social Security Number on each document?

# DFAS - What to Do When a Military Retiree Dies - Checklist

## What You Need to Do: Claim a Retiree's Final Pay

When the death of a retiree is reported, we mail a condolence letter to the person/people listed in the retiree's account as the Arrears of Pay (AOP) beneficiary. If there is no beneficiary listed in the retiree's account, we will send the letter to the retiree's legal representative, if known, or to the retiree's last known address. The condolence letter is generally sent within a week of the report of death.

The mailing will include the **Arrears of Pay (AOP) claim form—SF 1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Service**.

- Complete and submit** the SF 1174 form, along with the retiree's death certificate indicating the cause and/or manner of death. This death certificate is required for us to calculate and pay the retiree's final pay. Please note that the SF 1174 must be signed by two witnesses in addition to the claimant.
- Include a completed **Direct Deposit Authorization (DFAS-CL Form 1059)** with your SF 1174 to have an AOP payment direct deposited to your bank account. Please avoid using a joint account that was shared with a deceased retiree for this deposit. Banks return those payments to DFAS.
- Upload** a PDF of your completed/ signed/ witnessed SF 1174 form and supporting documents via the convenient askDFAS **online upload tool** on DFAS.mil: <https://www.dfas.mil/askdfas>. Please make sure the retiree's name and Social Security Number are on each document you upload.

OR **Mail** AOP claims to: Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E 56th Street, Indianapolis IN 46249-1200 OR **Fax** to: 1-800-469-6559

You can download forms from our **Forms Library webpage** at <https://www.dfas.mil/raforms> and submit them without waiting for the mail.

Please see the **How to Claim a Retiree's Arrears of Pay (AOP) Using the SF 1174 webpage** at <https://www.dfas.mil/retireeaop> for how-to information and helpful tools for filling out and submitting these documents, including our helpful Form Wizard, which guides you through completing the form correctly and easily.

## What You Need to Do: The Survivor Benefit Plan (SBP)

- If the retiree was enrolled in the Survivor Benefit Plan (SBP) or the Retired Serviceman's Family Protection Plan (RSFPP), **promptly complete and submit** the DD 2656-7 Verification for Survivor Annuity and supporting documents.
- Upload** a PDF of your completed/ signed DD 2656-7 form and supporting documents via the convenient askDFAS **online upload tool** on DFAS.mil: <https://www.dfas.mil/askdfas>. Please make sure the retiree's name and Social Security Number are on each document you upload.

OR **Mail** SBP claims to: Defense Finance and Accounting Service, U.S. Military Annuity Pay, 8899 E 56th Street, Indianapolis IN 46249-1300 OR **Fax** to: 1-800-982-8459

You can download forms from our **Forms Library webpage** at <https://www.dfas.mil/raforms> and submit them without waiting for the mail.

Please see the **Start an SBP Annuity webpage** at <https://www.dfas.mil/startsbp> for how-to information and helpful tools for filling out and submitting these documents, including our helpful Form Wizard, which guides you through completing the form correctly and easily.

## The Retiree's Final Tax Document (1099-R)

The retiree's **final tax document (IRS 1099-R)** is typically issued at the same time as the Arrears of Pay payment to the AOP beneficiary.

If a retiree's legal representative who is not the AOP beneficiary needs a copy of the 1099-R, they should send a signed and dated letter that includes the retiree's full name, Social Security Number, the 1099-R request, and the full name and relationship of the requestor, **along with a copy of the retiree's Certificate of Death** (if not already on file). The Certificate of Death is required in order for the 1099-R to be issued.

Oct2023