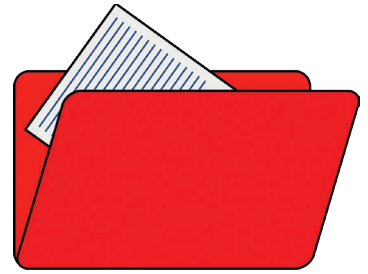


September Report

Your Red Folder



Resolved: To Buy and Prepare a Red Folder for my loved ones that contains my important information on death benefits.

Hopefully you are on track and have accomplished the following things:

1. **CSA Number** — Found your CSA number and placed it in the folder.
2. **Marriage Certificate** — If married and planning on leaving an annuity to your spouse, you have found that marriage certificate and placed a copy in the folder. The same is true for any divorce documents if applicable.
3. **Percentage of Survivor Annuity** — You have determined what percentage of your salary you will be leaving your spouse in a survivor annuity.
4. **FEGLI Life Insurance** — Determine if you have a valid FEGLI policy and have a copy of your Verification of Life Insurance (VOLI) in that folder. Also make sure that your designation for beneficiary is up-to-date. Things may have changed since you first signed up.
5. **Life Insurance Policies** — You have collected other life insurance policies including SAMBA. I have spoken to members who were not aware until they went back and looked at the policy that it was a term policy and the term had expired.
6. **Wills/Trusts** — A copy of your will or trust document has been reviewed and placed in the red folder. If there is something that needs to be updated, you have contacted your attorney and are in the process of that update.
7. **Power of Attorney for Health Care** — This is a legal document that authorizes someone you trust (called an agent, attorney-in-fact or surrogate) to make medical decisions for you. Many states actually combine living will and power of attorney into one “advance directive” form.
8. **Advance Medical Directive and Living Will** — Advance medical directives detail the kind of medical care that you would want in case you became incapacitated and cannot voice your own desires. These directives usually have two parts: a health care proxy or durable power of attorney for health care and a living will.
9. **Number for the Society** — Please place the number for the Society along with a note that we should be called for notification purposes and advice with obtaining government benefits. 703-445-0026
10. **Divorce Decree if applicable** — If you have been married and divorced, in most circumstances you will need to submit a copy of the divorce decree to OPM.
11. **Military Records** — If applicable, you should maintain a copy of your DD 214 or equivalent in the file. Let your survivors know if you would like a military presence at your funeral or if you would like a bronze marker designating your service branch on your grave marker or tombstone.

List of Credit cards, bank accounts, loans

We all have numerous credit cards, a bank account or two, a credit union account and possibly a mortgage or car payment. Take the time to go through these accounts, list them including full number on the account, addresses, phone numbers and the like. Note for each account if you have an on-line account. These institutions are going to need to be notified at the time of death and to have all this information in one place is a huge help for your survivor.

Joint accounts have their own issues so it is worthwhile noting which accounts are held jointly. Joint surviving account holders should contact their attorneys regarding notification issues as they will want to make sure that they have access to a bank account and credit card as the estate is settled.

A similar list of loan documents should be maintained with a monthly payment amount, due date and payoff date listed.

We will talk about passwords in another issue.

Nancy’s Status — I have all of the above numbered items other than I am still working on my updated will with my attorney. I should be farther along, but vow to get back on track — probably a certain conference in September. ...

We still have a number of other important things to go over for the Red Folder so stay tuned.

I will keep reporting as to my progress and am very glad I have embarked on the 2017 Challenge with you.

Nancy Savage
Executive Director