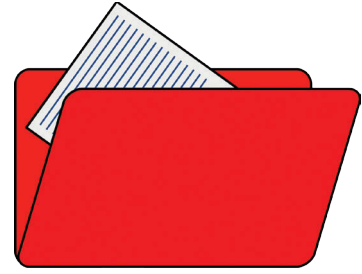


New Year's Resolution **Your Red Folder**



Most people make New Year's resolutions that are on the vague side — exercise more, eat less, not lose our temper, get organized, etc. This year I am asking you to make this one resolution that I will join in making with you.

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

Almost daily I counsel loved ones who are trying to locate important documents that relate to the death of a member or a spouse of a member. I have vowed to help as many of our members be prepared for when this day becomes their reality.

The Society has on its website several of the important documents that you should have in this folder. They are maintained under the Membership Tab, Members Only, Survivor Information, and include both "Important Information for a Survivor Annuitant" and "Your CSA Number." You will want to include your CSA number, documentation of your annuity and the amount of annuity (if applicable) left for your spouse. Additionally, you should also include a description of any life insurance policies including your FEGLI, as well as other policies. If you are leaving any benefits to your surviving spouse, you should have a copy of your wedding certificate. If you were previously married, you should have a copy of your divorce decree from that marriage. Copies of legal documents to be gathered include your will, power of attorney and the like.

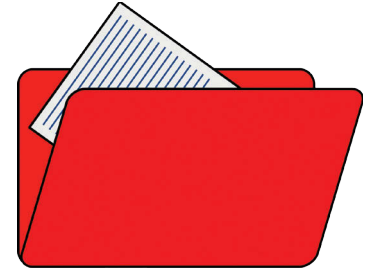
Why Red? It stands out as being important, is easy to spot, and your loved ones can be shown the folder and what it contains. You will gain peace of mind and so will your loved ones.

I also resolve to report in each *Grapevine* issue my progress, as I think it is going to take more than the buying of the red folder to "get my affairs in order." I sincerely hope that you take this challenge with me in 2017.

Nancy Savage
Executive Director

January 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 found yourself a red folder.

For January, I am suggesting you prioritize the following items:

CSA Number — CSA number is your Civil Service Annuity number. I do not have a survivor, but the CSA number will come in handy for my executor. This number can be found on your annual annuity statement from the Office of Personnel Management (OPM) that is sent to you in January each year and gets attached to your tax returns.

Marriage Certificate — A copy of your marriage certificate if you have a survivor annuitant. You do not need a certified copy, only a copy. If you cannot lay hands on it, go online to the county where you were married and there will be procedures to obtain a copy.

Divorce Documents — If you have a prior spouse and were divorced on or after May 7, 1985, you should maintain a copy of the divorce decree in this file as this will be required by OPM for your survivor annuitants. I have spoken with a number of widows, who have no idea where these divorce documents were located. OPM will not release the annuity unless they determine from the divorce documents how the annuity issue was set forth and the date of the divorce. At a minimum, you need the date of the divorce.

Nancy's Progress — So I now have a folder with my CSA Number in it. Next month, I am going to deal with other documents that should be included in your folder and how to obtain them.

Some of our readers mentioned that they found you cannot buy just one red folder, but have to get a pack. I suggested sharing with friends. (In full disclosure, it was my Smart Alec brother-in-law who did that griping.) Another suggested that the folder be waterproof and fireproof — will deal with that valid issue in a later month.

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

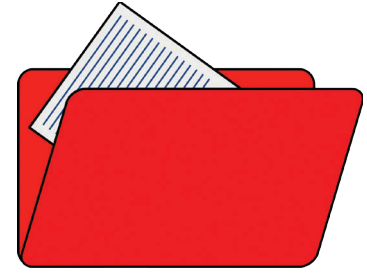
Nancy Savage

Executive Director

nancy.savage@socxfbi.org

March 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 found your CSA number and placed it in the folder and 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.

Nancy's Status— I have my CSA number in my folder and am working on getting together some of the other documents that should be part of the folder. That pesky brother-in-law that I mentioned, I bought a red folder for him – so no excuses now.

Amount Of Annuity — Please place something in the folder that indicates the approximate amount of the annuity that your survivor will receive. As many of you know, a full survivor annuity is 55% of the annuity. Many widows and widowers know that they are eligible for an annuity, but they usually cannot tell me if their spouse took the full annuity reduction or only partial. OPM periodically will provide that information in a document, but if you could just write down that your spouse is eligible for a full or partial annuity, that would be helpful and provide piece of mind for your survivor.

FEGLI Life Insurance — Many of you had government life insurance with the Federal Employees Group Life Insurance Program (FEGLI), which is administered through the Office of Personnel Management (OPM). This is a government term policy on which you do not have to pay the premium after you retire. The policy reduces in value annually each year until it eventually expires. You should know if you have a policy and approximately what it is worth. There are three ways to determine your FEGLI amount or if you even have an account.

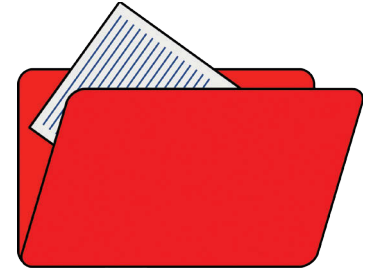
- Call OPM at 888-767-6738. Have your CSA Number handy and be prepared for a wait.
- Go online to your OPM account (if you have one) and print out a copy of your Verification of Life Insurance (VOLI).
- Email OPM at retire@opm.gov, provide your CSA number and ask for your VOLI statement.

There are other important documents that we will go over next month, but these are some of the critical ones to help your survivors get the process going for financial security. 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

April 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:

- Found your CSA number and placed it in the folder.
- If married and planning on leaving an annuity to your spouse, you have found your marriage certificate and placed a copy in the folder. The same is true for any divorce documents, if applicable.
- You have determined what percentage of your salary you will be leaving your spouse in a survivor annuity.
- **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.
- **Other Life Insurance** — You may have a SAMBA life insurance policy or other private policy. If you have such, please determine if the policy is still in force (they could be term insurance policies and expired) and place a copy in your folder. If the term is expired, it is even helpful to note that.
- **Wills** — If you have a will, please place a copy in the red folder. It is critical — if you do not have a valid will or yours needs updating — for you to get in touch with an attorney that can assist. Once you find an attorney, there are going to be numerous decisions to think about such as who will serve as the executor, how you want your assets to be divided, and the like. I run into too many people who either do not have a will or it is so old, it really is not applicable any more. I have found that the legal advice that I have received with regard to me and my late husband's estate was invaluable, so my advice is to not rely on boilerplate legal documents that can be found on-line, but pay for an attorney. Remember, if you die without a will, the state you live in is going to decide how your assets are going to be divided.
- **Nancy's Status** — I have my CSA number in my folder and am working on getting together some of the other documents that should be part of the folder. I am also vowing to see a Virginia attorney about updating my Oregon will. That pesky brother-in-law that I mentioned, I bought a red folder for him — so no excuses now. He just informed me had already bought ten red folders and now has nine extras. Such a problem ...

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

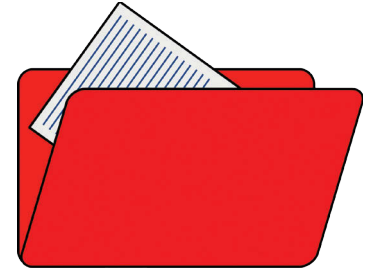
I will keep reporting as to my progress and am very glad I have embarked on the 2017 Challenge with you.

Nancy Savage

Executive Director

May 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:

- **CSA Number** — Found your CSA number and placed it in the folder.
- **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.
- **Percentage of Survivor Annuity** — You have determined what percentage of your salary you will be leaving your spouse in a survivor annuity.
- **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.
- **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.
- **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.
- **Nancy's Status** — I have my CSA number in my folder and am working on getting together some of the other documents that should be part of the folder. I have made my initial visit to a Virginia attorney and determined that my Oregon-made will is still valid, even though there are things I want to update as to my current status. My new attorney worked me through the will versus trust issues and I have made a choice that will work best for me right now. She also gave me assignments of updating my executor, obtaining a current power of attorney and preparing a medical directive. That pesky brother-in-law that I mentioned, provides me regular updates of his status. My sister, on the other hand, has thanked me profusely for getting him going on the red folder, indicating she would have been clueless as to what to do and where to go for the needed documents. Lesson learned is that we annuitants get peace of mind that things are organized and in place for when we depart this world or are incapacitated. Our survivors are so comforted to know they have been cared for in such a responsible fashion. They will know what they can expect on the financial side of their life when they are emotionally very vulnerable.
- **Executor** — Naming an executor is an important decision, especially if you do not have a spouse who is going to fulfill the role. The executor will be assisting in dealing with OPM, making sure that the appropriate paperwork is filed for government related benefits, inventorying assets, paying bills and taxes, as well as shepherding the estate through probate. It is helpful to have someone who is near the estate or can readily travel there — and of course is totally trustworthy.

I have dealt with many Executors who need assistance in dealing with the federal government and benefits associated with the estate and heirs.

- **Financial Power of Attorney**

A financial power of attorney is a legal document that authorizes an agent to operate legally and financially on your behalf. You will need to designate someone trustworthy again and there are many legal variations on this legal document that should be discussed with your attorney before you make this decision.

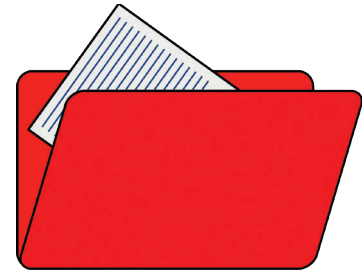
We still have a number of other important things to go over for the Red Folder so stay tuned.

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

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.

Two Necessary Documents

- **Power of Attorney for Health Care** — (This can also be termed a Medical Power of Attorney or a Durable Power of Attorney) 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.
- **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 (see above) and a living will.

The living will portion outlines the type of care you would want if you become critically ill, as well as what type of end of life care you want. The laws and forms for living wills vary from state to state. There are often specific witnessing requirements that change with each state. It is best to consult with an attorney in your state concerning both of these documents. Surveys have shown that less than 40% of the population have made these provisions in their estate documents.

Number for the Society — Please place the phone number for the Society, (703) 445-0026, along with a note that we should be called for notification purposes and advice with obtaining government benefits. It is a good idea to note that the Society is a non-profit membership organization for former FBI Agents and will assist surviving family members. I have had surviving spouses and even attorneys think that somehow we are a government organization.

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 have selected and obtained permission of all parties for my executor, a current power of attorney (that pesky brother-in-law finally gets put to good use), and have selected one of the many nurses in my family to oversee my medical directive.

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

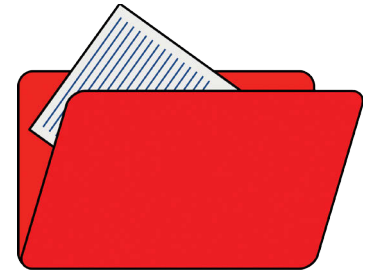
I will keep reporting as to my progress and am very glad I have embarked on the 2017 Challenge with you.

Nancy Savage

Executive Director

July 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 updating 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 become 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 phone 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.

Have you been married before?

If you have been married and divorced, in most circumstances you will need to submit a copy of the divorce decree to OPM so that they can review any encumbrances on the annuity before providing a survivor annuity to your current spouse. It is important that you locate a copy of the divorce decree and place a copy in the red folder. This is a document that can be difficult for the surviving spouse to obtain as they were not a party to this action and may not know the court that issued the decree. It is often overlooked as an important document, but a need for this divorce decree may come up for the surviving spouse even apart from the OPM requirement.

Nancy’s Status — I have all of the above numbered items other than I am still working on my updated will with my attorney. My late husband had a copy of his divorce decree that had occurred before I met him and I am glad that I had it in hand as it was needed for a number of legal issues that cropped up.

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.

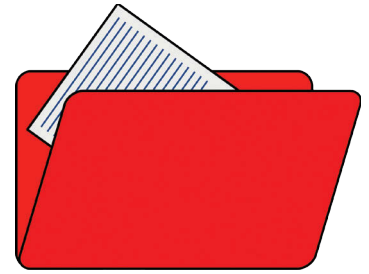
Nancy Savage
Executive Director

August 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.

Have you served in the armed services? If so, you should maintain a copy of your DD 214 or equivalent in the file as there are many potential benefits from the Department of Veteran’s Affairs including having a military presence at your funeral and potentially other benefits that you may want to spell out for your survivors.

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.

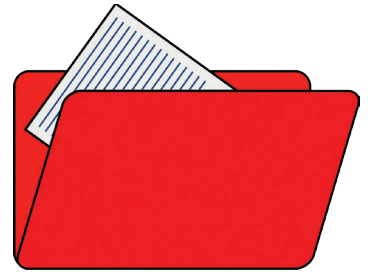
I will keep reporting as to my progress and am very glad I have embarked on the 2017 Challenge with you.

Nancy Savage

Executive Director

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. ...

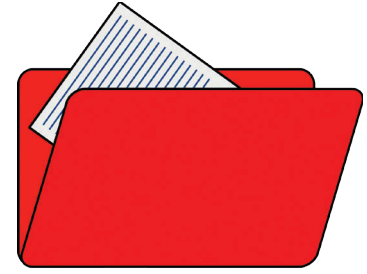
We still have a number of other important things to go over for the Red Folder so stay tuned.

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

October/November 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 so, 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.
12. **List of Credit cards, bank accounts, loans** — You have made a list of all of your credit cards, bank accounts, loans and the like with identifying data, including on-line information.

Passwords

There is a lot of information available about developing secure passwords and then developing a policy to change them regularly. I am not going to tackle that subject as part of the Red Folder columns as that is a separate issue. It is helpful, if you have a number of online accounts, to list the password for each account and then place this information in either a small book (specific password books are available on line or at a variety of stores) or in a secure electronic password manager system. Depending on your skills and the skills of your executor, you can make the decision on this. In any case, such a list is a key to your kingdom and should be kept in a locked safe that you consider secure. Your executor should have the information about such a safe and have the ability to gain access to same. Remember, for every password there is a username.

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 want to make sure this will not become my 2018 New Year's Resolution so will get this done.

We only have December left so hang in there with me.

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

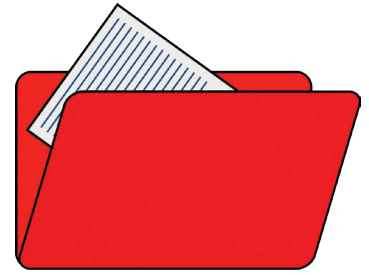
Nancy Savage

Executive Director

December 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 information about other life insurance policies including SAMBA.
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 in your state of residence 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 so, 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.
12. **List of credit cards, bank accounts, loans** — You have made a list of all of your credit cards, bank accounts, loans and the like with identifying data, including on-line information.
13. **Passwords** — You have a list of applicable passwords, including user names stored in a secure location that your responsible party can access should you become incapacitated.

Two More Things —

1. **What constitutes a “Red Folder”?** A Red Folder is just a symbol signifying a receptacle for putting important documents that would be important if you become incapacitated or when you pass away. It can be a binder or an accordion folder, but your spouse or other responsible party should know where it is and what is inside.
2. **Where to keep your Red Folder?** My suggestion is to keep your Red Folder where your spouse/child or executor can readily find it and then point them to a safe or safety deposit box where it is maintained. The safe should be fireproof and the “red folder material” should be in a waterproof container as well. The person responsible should have access to either the safe or safety deposit box. With all the disasters we have had, I think we all appreciate being careful as to the waterproof and fireproof status. You can also photocopy and provide to a trusted individual to keep a copy of the Red Folder material as well — depending on your level of comfort.

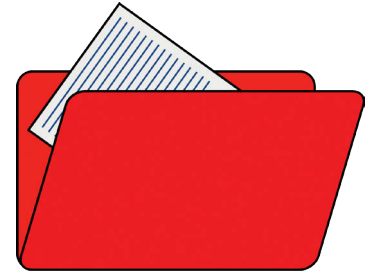
Updates — As I work with our members, I become aware of different things that are important to relay and will do so periodically in *the Grapevine*.

Nancy’s Status — I have all of the above numbered items and should have my new will finalized by December. I also promised to a number of our readers to fully disclose my pesky brother-in-law and that would be John R. Kilroy. I am very glad to have embarked on the 2017 Challenge with you.

Nancy Savage
Executive Director

Red Folder

Federal Employees Group Life Insurance (FEGLI) Living Benefit



by Nancy Savage (1977-2011)

One benefit that is not often utilized but you should be made aware of is the Living Benefit allowed with your FEGLI life insurance policy. The Office of FEGLI is a private entity that contracts with the Office of Personnel Management to provide FEGLI life insurance for federal employees and federal retirees.

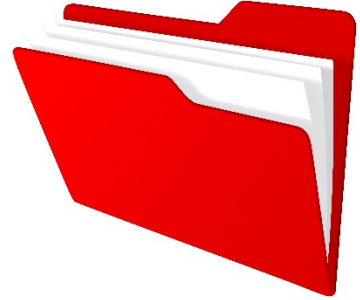
I have urged all of our members to verify their FEGLI benefits to know the amount that you have remaining with the understanding that FEGLI benefits are reduced annually by 2% in a specific formula until one reaches 25% of their benefit. (Simplified explanation provided) If you have an OPM online account, you can sign on and immediately verify your FEGLI life insurance. If you do not have such an account, you can email OPM at retire@opm.gov and obtain your verification.

Living Benefit

In some circumstances, a FEGLI policy holder will be given a medical prognosis that indicates that they have nine months or less to live. In these situations, it may be advantageous to access your FEGLI as a Living Benefit to possibly pay for medical care or additional expenses surrounding hospice or end of life expenses. You can access this Living Benefit by obtaining a written prognosis from your physician indicated that your expected life span is nine months or less. With such a written prognosis, all you will need to do is call the Office of FEGLI. Annuitants can only request a full Living Benefit, which is equal to the Basic Life Insurance amount, plus any extra benefit for persons under age 45. To access this benefit, please contact OFEGLI at 1-800-633-4542.

Red Folder Essentials

By Executive Director Nancy Savage



I know sometimes when you start thinking about “getting your affairs in order” or “doing your Red Folder work,” it seems overwhelming. Well, here is the short list.

I started this program when I was helping widows deal with OPM to get the spigot of their monthly annuity turned back on with a new survivor annuity. The widows often did not have on-hand the items that they needed. Even if they had financial resources, when you are used to having that federal Eagle make a delivery every month to the joint bank account, it is disconcerting to have it stop. OPM is slow and has not automated, so by doing a few things, you can make the process much less stressful for your loved ones and somewhat quicker.

If you have everything at-hand in this Essentials list, you can help your surviving spouse get their annuity started, get their health insurance adjusted, and possibly get their FEGLI paid out as quickly as possible.

You just might find that once you get started, you want to finish up the task and go beyond these essentials.

These are the **minimum** things needed to have in your Red Folder to notify OPM and get a survivor annuity started or stopped:

1. Name and phone number for the Society of Former Special Agents of the FBI at (703) 445-0026
2. CSA Number (found on 1099 from OPM)
3. Copy of last annuity adjustment statement from OPM (contains CSA number and amount of estimated survivor annuity)
4. Copy of marriage certificate (legal state certificate)
5. Copy of divorce decrees
6. Note as to what type of federal retirement (CSRS, FERS, or combination of both)