

Death Benefits Guide



PLANNING FOR YOUR FAMILY'S FUTURE

A death in the family too often finds the survivors ill-prepared to cope with the loss. That lack of preparation, and particularly the lack of information, is why we have prepared this booklet for the families of deceased veterans.

To ensure the booklet is as helpful as possible, we encourage each veteran to thoroughly complete the Personal Family Data section. That personal information, along with information on the programs and services offered through the Department of Veterans Affairs, will provide answers to questions that may have otherwise gone unanswered.

In every instance, a DAV (Disabled American Veterans) national service officer (NSO) can help you and your family when it's most needed, at no charge or obligation. They are your best resource when it comes to practical information on the broad range of VA programs and services, and they are experienced in helping to ease the burden when personal tragedy strikes. To find your local DAV NSO, visit dav.org/veterans/find-your-local-office.

DAV—with its nationwide corps of benefits advocates and our more than 1 million members—stands ready to help. Please call on us when our services are needed.



A handwritten signature in cursive script that reads "J. Marc Burgess".

Sincerely,
J. Marc Burgess
National Adjutant

TABLE OF CONTENTS

VETERANS BENEFITS

Death Benefits	3
Burial and Plot Interment Allowances	3
Burial in National Cemeteries	4
Headstone, Marker and Medallion	6
Burial Flags	8
Military Funeral Honors	8
Presidential Memorial Certificates	9

SURVIVORS/DEPENDENTS BENEFITS

Surviving Spouses, Children and Parents	10
Non-Service-Connected Death Pension	13
Education	14
Home Loan Guaranty	17
Medical Care	18
Life Insurance	19
Federal-Related Benefits	20

ESTATE PLANNING

Leaving a Legacy Gift to DAV	21
Summary of Gift Planning Options	22
Bequests Through Wills and Trusts	23
Account Beneficiary Forms	25
For More Information	27

RESOURCES

Personal Family Data	31
Additional Resources	40

DEATH BENEFITS

Certain benefits are available to eligible survivors of deceased veterans of wartime or peacetime service (other than training) who were discharged under conditions other than dishonorable.

Survivors of members of the Reserve and National Guard who died while performing, or as a result of performing, active duty for training may be eligible. Survivors of merchant marines who served from Dec. 7, 1941, to Dec. 31, 1946, may also be eligible for benefits.

BURIAL AND PLOT INTERMENT ALLOWANCES

Certain benefits, described as follows, are available to assist with the burial expenses of veterans and certain dependents or survivors. Assistance with the burial of dependents and survivors is limited to interment in a national cemetery.

ELIGIBILITY

Burial Allowance for Service-Connected Death

Eligibility is established if the veteran died as a direct result of a service-connected disability, or if a service-connected disability was found by the Department of Veterans Affairs to be a contributing cause for the veteran's death.

The VA will pay up to an established amount set by law and periodically increased toward burial expenses. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Burial and Plot Allowance for Non-Service-Connected Death

For deaths in a VA hospital, the VA will pay up to an established amount set by law and periodically increased toward burial and plot expenses. If the death happened while the veteran was in a VA hospital or under VA-contracted nursing home care, some or all of the costs for transporting the veteran's remains may be reimbursed.

BURIAL IN NATIONAL CEMETERIES

ELIGIBILITY/BENEFIT

The VA provides veterans and dependents a variety of gravesite options for burial, though choices are limited to those available at a specific cemetery. These options may include a full casket burial or a columbarium or in-ground niche for cremated remains. A limited number of national cemeteries also provide a scatter garden for dispersing cremated remains.

Gravesites in national cemeteries cannot be reserved, but the VA will honor reservations made under previous programs. The funeral director or the next of kin makes interment arrangements for an eligible veteran or dependent by contacting the national cemetery in which burial is desired. The VA normally does not conduct burials on weekends. However, weekend callers will be directed to a national cemetery that can schedule burials for the following week.

Spouses and minor children of service members and eligible veterans may also be buried in a national cemetery. If a surviving spouse of an eligible veteran remarries, and that marriage is terminated by death or dissolved by annulment or divorce, the surviving spouse is eligible for burial in a national cemetery. Burial of minor children of eligible persons is limited to unmarried children under 21 years of age, or under 23 years of age if they were pursuing a full-time course of instruction at an approved educational institution. Eligible veterans' unmarried adult children who became physically or mentally disabled and incapable of self-support before reaching the age of 21, or 23 if a full-time student, also are eligible for burial.

Parents of veterans may be eligible for burial at a national cemetery. A parent may be buried only within the veteran child's gravesite. No more than two parents are eligible for burial per deceased

veteran child. Parent burial eligibility is subject to a determination by the secretary that there is available space within the veteran's gravesite.

PRE-NEED ELIGIBILITY FOR INTERMENT IN A NATIONAL CEMETERY

The VA provides eligibility determinations for interment in a VA national cemetery prior to the time of need. Through the Pre-Need Determination of Eligibility Program, upon request, individuals can learn if they are eligible for burial or memorialization in a VA national cemetery.

Veterans and eligible spouses now can receive a determination on burial at a VA national cemetery prior to their death.

Apply online for Pre-Need Determination of Eligibility at va.gov/burials-and-memorials/pre-need/form-10007-apply-for-eligibility/introduction. Or, submit VA Form 40-10007 (Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery), which can be accessed at www.va.gov/vaforms/va/pdf/VA40-10007.pdf, and supporting documentation, such as a DD Form 214, if readily available, to the VA National Cemetery Scheduling Office:

- Fax (toll-free): 1-855-840-8299
- National Cemetery Scheduling Office,
P.O. Box 510543, St. Louis, MO 63151

VETERANS CEMETERIES ADMINISTERED BY OTHER AGENCIES

Arlington National Cemetery: Administered by the Department of the Army. Eligibility for burial is more restrictive than at VA national cemeteries. For information, visit arlingtoncemetery.mil, call 877-907-8585, or write to:

Superintendent
Arlington National Cemetery
1 Memorial Ave.
Arlington, VA 22211

Department of the Interior: One active national cemetery is administered—Andersonville National Cemetery in Georgia. Eligibility for burial is similar to VA cemetery eligibility. For more information, visit cem.va.gov/cem/cems/doi.asp, call 202-208-6843, or write to:

Department of the Interior
National Park Service
1849 C Street NW
Washington, DC 20240

State Veterans Cemeteries: Individual states operate cemeteries for veterans. Eligibility requirements may differ from those for national cemeteries. Contact the state cemetery or state veterans affairs office for additional information. To locate a state veterans cemetery, visit cem.va.gov.

HEADSTONE, MARKER AND MEDALLION

BENEFIT

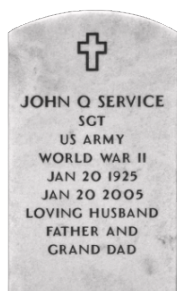
Flat bronze, granite or marble markers and upright granite and marble headstones are available. For national cemetery burials, the style chosen must be consistent with existing monuments at the location of the plot. Bronze niche markers also are available to mark buried columbaria of cremated remains. Government-furnished headstones and markers must be inscribed with the name of the deceased, branch of service, and the year of birth and death, in that order.

Headstones and markers may be inscribed with other items, including an authorized emblem of religious belief and, space permitting, additional text, including military grade, rate or rank; war service (such as “World War II”); complete dates of birth and death; military awards; military organizations; and civilian or veteran affiliations. When burial or memorialization is in a national, state or military veterans cemetery, the headstone or marker must be ordered through cemetery

officials. For information on available styles, or to request one, contact the appropriate cemetery.

To obtain a government-furnished headstone or marker for a private cemetery, you must apply for one through the VA.

The government will ship the headstone or marker free of charge but will not pay for its placement. Headstones and markers previously provided by the government may be replaced at government expense if they are badly deteriorated, illegible,



Sample headstone

stolen or vandalized. Eligible service members and veterans buried in private cemeteries whose deaths occurred on or after Sept. 11, 2001, may receive a government-furnished headstone or marker regardless of whether or not the grave is already marked with a non-government marker.

To apply, complete VA Form 40-1330 (Claim for Standard Government Headstone or Marker), which can be accessed at www.va.gov/vaforms/va/pdf/VA40-1330.pdf. Mail the completed form and a copy of the veteran's military service discharge certificate (DD Form 214 or equivalent) or a copy of other documents establishing qualifying military service to:

Memorial Products Service (41B)
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22134-3903

Documents are not returned, so do not send originals. Documents may also be faxed to 1-800-455-7143. For additional information, visit cem.va.gov.

The VA provides memorial headstones and markers for eligible veterans whose remains were not recovered or identified, buried at sea, donated to science, or cremated and scattered. "In Memory of" is the mandatory first line. Eligible

dependents may be memorialized only in national or state veterans cemeteries. To be memorialized, dependents do not need to outlive the veteran on whom their eligibility is based. Memorial headstones or markers must be placed in national, state veterans, local or private cemeteries. The VA supplies and ships memorial headstones and markers free of charge for placement in state, local and private cemeteries but does not pay for their plots or placement.

BURIAL FLAGS

BENEFIT

A United States flag is provided, at no cost, to drape the casket or accompany the urn of a deceased veteran who served honorably in the U.S. armed forces. It is furnished to honor the memory of a veteran's military service to their country. Generally, the flag is given to the next of kin as a keepsake after its use during the funeral service. When the veteran is buried at a national cemetery, the flag may be donated to that cemetery's Avenue of Flags.

You may apply for the flag by completing VA Form 27-2008 (Application for United States Flag for Burial Purposes), which can be accessed at www.vba.va.gov/pubs/forms/VBA-27-2008-ARE.pdf. Bring the completed VA Form 27-2008 to the funeral director, any VA regional office or U.S. post office. For more information, visit cem.va.gov/cem/burial_benefits/burial_flags.asp.

MILITARY FUNERAL HONORS

BENEFIT

The Department of Defense is responsible for providing military funeral honors. "Honoring Those Who Served" is the title of the DOD program for providing dignified military funeral honors to veterans who have defended our nation.

The law requires that, upon request, every eligible veteran receive a military funeral honors

ceremony to include folding and presenting the United States burial flag and playing of “Taps.” The law defines a military funeral honors detail as consisting of two or more uniformed military persons with at least one member of the veteran’s parent service of the armed forces. The DOD program calls for funeral home directors to request military funeral honors on behalf of the veteran’s family. However, the VA National Cemetery Administration cemetery staff can also assist with arranging military funeral honors at VA national cemeteries. Veterans organizations may assist in providing military funeral honors. When military funeral honors at a national cemetery are desired, they are arranged prior to the committal service by the funeral home.

For more information on military funeral honors, visit militaryonesource.mil or write to:

Office of the Deputy Assistant Secretary of Defense
(Military Community and Family Policy)
4000 Defense Pentagon, Room 5A726
Washington, DC 20380

PRESIDENTIAL MEMORIAL CERTIFICATES

ELIGIBILITY/BENEFIT

Presidential Memorial Certificates (PMCs) are issued to honor the memory of deceased persons whom the VA finds eligible for burial in a national cemetery. This includes persons who died on active military, naval or air service; members of reserve components of the armed forces, including Army or Air National Guard; members of the Army, Navy or Air Force Reserve Officers’ Training Corps; or persons who at death were entitled to retired pay or would have been but for age. Eligible recipients, including the next of kin, a relative, friend or authorized service representative may request a PMC online by visiting eauth.va.gov/accessva or by mailing or faxing a completed and signed VA Form 40-0247 (Presidential Memorial Certificate Request

Form), which can be accessed at www.va.gov/vaforms/va/pdf/VA40-0247.pdf, along with a copy of the veteran's military discharge documents or proof of military service. Requests sent without supporting documents will be delayed until eligibility can be determined. More information can be found at cem.va.gov/cem/pmc.asp.

SURVIVING SPOUSES, CHILDREN AND PARENTS

If you're the surviving spouse, child or parent of a service member who died in the line of duty, or the survivor of a veteran who died from a service-related injury or illness, you may be eligible for a tax-free monetary benefit called Dependency and Indemnity Compensation (DIC).

ELIGIBILITY

Surviving Spouses

You may be able to get DIC as a surviving spouse if you meet the following requirements.

One of these must be true:

- You lived with the Veteran or service member without a break until their death, or
- If you're separated, you weren't at fault for the separation

And one of these must be true:

- You married the Veteran or service member within 15 years of their discharge from the period of military service during which the qualifying illness or injury started or got worse, or
- You were married to the Veteran or service member for at least 1 year, or
- You had a child with the Veteran or service member

Note: If you remarried, you can receive or continue to receive compensation if one of these describes you:

- You remarried on or after Dec. 16, 2003, and you were 57 years of age or older at the time you remarried, or

- You remarried on or after January 5, 2021, and you were 55 years of age or older at the time you remarried

Surviving Children

You may be able to get DIC as a surviving child if you meet the following requirements.

All of these must be true. You:

- You aren't married, and
- You aren't included on the surviving spouse's compensation, and
- You're under the age of 18 (or under the age of 23 if attending school)

Note: If you were adopted out of the Veteran's or service member's family, but meet all other eligibility criteria, you still qualify for compensation.

Surviving Parents

You may be able to get DIC as a surviving parent if both of the following descriptions are true for you:

- You're the biological, adoptive or foster parent of the Veteran or service member.
- Your income is below a certain amount.

Note: For VA purposes, a foster parent is defined as someone who served in the role of a parent to the veteran or service member before their last entry into active service.

In addition to the requirements above for a surviving spouse, child or parent, evidence must be provided that one of the descriptions below is true for the veteran or service member. Evidence may include documents like military service records, doctor's reports and medical test results.

- The service member died from an injury or illness while on active duty or in the line of duty while on active duty for training, or
- The service member died from an injury or certain illnesses in the line of duty while on inactive training, or
- The veteran died from a service-connected illness or injury.

For a surviving spouse or child only, if the veteran's eligibility was due to a service-connected disability rated as totally disabling, one of the following descriptions must be true. They must have had this rating:

- For at least 10 years before their death, or
- Since their release from active duty and for at least five years immediately before their death, or
- For at least one year before their death if they were a former prisoner of war who died after Sept. 30, 1999.

HOW TO APPLY FOR DIC

The application you fill out will depend on your survivor status, but first, you should submit VA Form 21-0966 (Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or DIC), otherwise known as an Intent To File (ITF) form, before you apply for DIC benefits. This can give you the time you need to gather your evidence while avoiding a later potential effective date for your benefit to start and possibly receive retroactive payments (payments that start at a point in the past). The ITF form can be accessed at www.vba.va.gov/pubs/forms/VBA-21-0966-ARE.pdf.

If you're the surviving spouse or child of a service member who died while on active duty, your military casualty assistance officer will help you to complete an Application for DIC, Death Pension, and/or Accrued Benefits by a Surviving Spouse or Child (VA Form 21P-534a), which can be accessed at www.vba.va.gov/pubs/forms/VBA-21P-534a-ARE.pdf.

If you're the surviving spouse or child of a Veteran, fill out an Application for DIC, Death Pension, and/or Accrued Benefits (VA Form 21P-534EZ), which can be accessed at www.vba.va.gov/pubs/forms/VBA-21P-534EZ-ARE.pdf.

If you're a surviving parent, fill out an Application for Dependency and Indemnity

Compensation by Parent(s) (VA Form 21P-535), which can be accessed at www.vba.va.gov/pubs/forms/VBA-21P-535-ARE.pdf.

NON-SERVICE-CONNECTED DEATH PENSION

The Survivor's Pension benefit, which may also be referred to as a Non-Service-Connected Death Pension, is an income-based, tax-free monetary benefit payable to a low-income, unremarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service.

ELIGIBILITY

The deceased Veteran must have met one of the following military service requirements:

- Entered active duty on or before Sept. 7, 1980, and served at least 90 days on active military service, with at least one day during a wartime period, or
- Entered active duty after Sept. 7, 1980, and served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions), with at least one day during a wartime period or,
- Was an officer and started on active duty after Oct. 16, 1981, and hadn't previously served on active duty for at least 24 months.

The Survivor's Pension is also based on yearly family income and net worth requirements that meet certain limits set by Congress. Your net worth equals the value of everything you own (except your house, your car and most home furnishings), minus any debt you owe.

While an unremarried spouse is eligible at any age, a child of a deceased wartime veteran must be one of the following:

- Under age 18, or
- Under age 23 if attending a VA-approved school, or

- Deemed permanently incapable of self-support due to a disability before age 18.

EDUCATION

FRY SCHOLARSHIP

The Marine Gunnery Sergeant John David Fry Scholarship provides Post-9/11 GI Bill benefits to the children and surviving spouses of service members who died in the line of duty while on active duty after Sept. 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level.

Eligibility

Children and surviving spouses of an active-duty member of the armed forces who died in the line of duty on or after Sept. 11, 2001, are eligible for this benefit.

Children

Children are eligible as of their 18th birthday (unless they have already graduated from high school). A child may be married or over age 23 and still be eligible. If they became eligible before Jan. 1, 2013, their eligibility ends on their 33rd birthday. The age limitation is removed if the child became eligible on or after Jan. 1, 2013.

Spouses

Although surviving spouses do not have a time limit with which to use their benefits, they will lose eligibility to this benefit upon remarriage.

SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE PROGRAM

Dependents' Education Assistance (DEA) provides education and training opportunities to eligible dependents of certain veterans. These benefits may be used for degree and certificate programs, apprenticeships and on-the-job training. Spouses may also qualify for correspondence courses.

Remedial, deficiency and refresher courses may be approved under certain circumstances.

Eligibility

You can get benefits if you meet one of the following requirements. You're the child or spouse of:

- A veteran who died or who's permanently and totally disabled as the result of active service.
- A veteran who was permanently and totally disabled as the result of active service and who died while in this condition.
- A service member hospitalized or receiving outpatient treatment for a service-connected permanent and total disability who is likely to be discharged for that disability.
- A service member missing in action or captured in the line of duty by a hostile force.
- A service member forcibly detained (held) or interned in the line of duty by a foreign entity.

If you're the child of the veteran or service member:

- You can get benefits if you're between ages 18 and 26, except in certain cases. You may be married or unmarried.
- If you're over age 18 and using DEA, you can't get DIC.
- If you join the military, you can't use this benefit while on active duty, and you must not be discharged under dishonorable conditions. Military service can extend your eligibility, but this increase doesn't usually go past your 31st birthday.

If you're the spouse of the veteran or service member:

- Your benefits start on the date we conclude that you qualify or on the date of the veteran's death, and last for 10 years.
- If the VA rated the veteran as permanently and totally disabled, with an effective date that's three years after discharge, you'll qualify for

benefits for 20 years from that effective date. This new policy began on Oct. 10, 2008. The VA won't pay benefits for training you started before this date.

- If the service member died on active duty, your benefits end 20 years from the date of death.
- You can get DIC payments from the VA and use DEA benefits.

Work-Study Program

Full-time or three-quarters-time DEA participants in a college degree, vocational or professional program can “earn while you learn” with a VA work-study allowance. Participants may elect to be paid in advance for 40% of the number of hours in the work-study agreement or for 50 hours, whichever is less. After the hours covered by the first payment, the VA will pay each time 50 hours of service are completed or biweekly, whichever comes first. Under the supervision of a VA employee, participants must provide services related to VA work. The VA will select students for the work-study program based on different factors. Such factors include:

- Ability of the student to complete the work-study contract before the end of their eligibility to education benefits.
- Job availability within normal commuting distance to the student.

The number of applicants selected will depend on the availability of VA-related work at their school or at VA facilities in their area. Veterans with service-connected disabilities of at least 30% may be given priority consideration.

Counseling Services

The VA may provide counseling services to help an eligible dependent pursue an educational or vocational objective.

Additional Assistance

Those eligible for DEA benefits may also be eligible for the following additional assistance:

Special Restorative Training: The VA may prescribe special restorative training where needed to overcome or lessen the effects of a physical or mental disability for the purpose of enabling an eligible person to pursue a program of education, special vocational program or other appropriate goal. Medical care and treatment or psychiatric treatments are not included.

Special Vocational Training: The VA may also approve these benefits for an eligible person who is not in need of special restorative training but who requires such a program because of a mental or physical disability.

MONTGOMERY GI BILL DEATH BENEFIT

The VA will pay a special Montgomery GI Bill death benefit to a designated survivor in the event of a service-connected death while on active duty or within one year after discharge or release.

The deceased must either have been entitled to educational assistance under the Montgomery GI Bill program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction, less any education and accrued benefits paid.

HOME LOAN GUARANTY

The unremarried surviving spouse of a veteran who died in service or as the result of a service-connected disability may be eligible for a VA guaranteed loan by a private lender.

The loan may be used to either:

- Purchase, construct or improve a home.
- Purchase a manufactured home and/or lot.

- Refinance existing mortgages or other liens of record on a dwelling owned by the surviving spouse as their home.

You may apply for this benefit using VA Form 26-1817 (Request for Determination of Loan Guaranty Eligibility—Unmarried Surviving Spouses), which can be accessed at www.vba.va.gov/pubs/forms/VBA-26-1817-ARE.pdf, and submitting it at the nearest DAV national service office, or the application form may be completed at va.gov.

MEDICAL CARE

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries. The program is administered by the Veterans Health Administration Office of Community Care (VHA OCC) in Denver.

Due to the similarity between CHAMPVA and the DOD TRICARE program, the two are often mistaken for each other. CHAMPVA is a VA program while TRICARE is a regionally managed health care program for active-duty and retired members of the uniformed services, their families and survivors. In some cases, a veteran may appear to be eligible for both or either program on paper; however, if you are a military retiree or the spouse of a veteran who was killed in action, you are and will always be a TRICARE beneficiary and cannot choose between the two programs.

CHAMPVA is always the secondary payer to Medicare. If you are eligible for Medicare at any age and for any reason, you must enroll in Medicare Part A and Medicare Part B to keep your CHAMPVA benefits. Social Security Administration documentation of enrollment in both Part A and Part B is required by CHAMPVA.

You are not required to enroll in Medicare Part D in order to become or remain CHAMPVA eligible.

To be eligible for CHAMPVA, you cannot be eligible for TRICARE and you must be in one of these categories:

- The spouse or child of a veteran who has been rated permanently and totally disabled for a service-connected disability by a VA regional office.
- The surviving spouse or child of a veteran who died from a VA-rated service-connected disability.
- The surviving spouse or child of a veteran who was at the time of death rated permanently and totally disabled from a service-connected disability.
- The surviving spouse or child of a military member who died in the line of duty, not due to misconduct. (In most of these cases, these family members are eligible for TRICARE, not CHAMPVA.)

An eligible CHAMPVA sponsor may be entitled to receive medical care through the VA health care system based on their own veteran status. If the eligible CHAMPVA sponsor is the spouse of another eligible CHAMPVA sponsor, both may now be eligible for CHAMPVA benefits. In each instance where the eligible spouse requires medical attention, they may choose the VA health care system or coverage under CHAMPVA for their health care needs.

For additional information or to apply for CHAMPVA benefits, visit va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp or call 1-800-733-8387.

LIFE INSURANCE

For information about government life insurance or how to file an insurance benefit claim, visit benefits.va.gov/insurance/index.asp or call the

VA Insurance Center in Philadelphia toll-free at 1-800-669-8477. Specialists are available between the hours of 8:30 a.m. and 6:00 p.m. Eastern time Monday through Friday to discuss eligibility, premium payments, insurance dividends, address changes, policy loans, naming beneficiaries, reporting the death of the insured and other insurance issues.

Inquiries can also be submitted online by visiting insurance.va.gov/ContactUs or by writing to:

Department of Veterans Affairs Insurance Center
PO Box 42954
Philadelphia, PA 19101

FEDERAL-RELATED BENEFITS

Civil Service Preference: Certain surviving spouses and mothers of deceased veterans may qualify for hiring preference. For more information, contact the U.S. Office of Personnel Management or the employing agency.

Commissary and Exchange Privileges: These privileges are available if you're a family member and one of these must describe you. You're the:

- Surviving spouse of a service member (if you haven't remarried), or
- Primary family caregiver of an eligible Veteran (recognized under the Program of Comprehensive Assistance for Family Caregivers), or
- Dependent or survivor of an eligible service member, or
- Dependent of an eligible member of the Reserves

Overseas: Commissary privileges vary from country to country.

LEAVING A LEGACY GIFT TO DAV

Capture the true meaning of life through a beautiful and lasting legacy of care for your injured military brothers and sisters by including a bequest or beneficiary designation for DAV in your estate plans.

There are 4.5 million disabled veterans throughout the nation. DAV is America's oldest and largest organization serving injured veterans from every era of war, and DAV is committed to seeing that one day every veteran gets the help and benefits they deserve.

Because of the generosity of our beloved donors, DAV helps more than 1 million veterans every year by helping them access the health care, disability, educational and other benefits they've earned, and by connecting them to meaningful employment opportunities. Bequest gifts to DAV ensure we are here tomorrow for today's brave soldiers.

BENEFITS OF LEAVING A LEGACY GIFT

There is an unlimited estate-tax deduction, which means you can leave an unlimited amount to charity. The deductibility of a charitable bequest, for estate-tax purposes, means that such a gift actually costs heirs only what they would have received after the payment of taxes, had the gift not been made. This cost ends up being even less if state estate taxes apply over and above federal estate taxes.

When planning your estate, including ways to avoid federal estate taxes that may be due upon your death, remember that married persons can leave an unlimited amount to a spouse, free of federal estate tax.

LEAVING A LEGACY GIFT TO DAV

To leave a legacy gift to DAV, you will need to use our legal name, address and tax identification number, as noted on the following page.

DAV (Disabled American Veterans)

860 Dolwick Drive

Erlanger, KY 41018

Tax identification number (EIN): 31-0263158

DAV GUARDIAN SOCIETY

When individuals include Disabled American Veterans in their estate plans, they help to ensure that we can continue our mission for years to come. The Guardian Society honors individuals who have created a special gift to DAV. These plans might include a gift through a will, charitable gift annuity, a trust arrangement, real estate gift or beneficiary designation of a life insurance policy or retirement account. Let us know if you have included DAV in your estate plan and become a Guardian Society member today.

The most common gifts recognized through the DAV Guardian Society are outlined in the following pages.

SUMMARY OF GIFT PLANNING OPTIONS

BEQUESTS

This is a gift through your will or trust for a percentage of your estate, a specific dollar gift, a contingent gift or a residual gift. If you already have a will or trust, your attorney can add a bequest at minimal cost by using a simple codicil or amendment. Please use our legal name, address and tax identification number.

CHARITABLE GIFT ANNUITIES

In exchange for your transfer of \$10,000 or more, this program would provide you and a survivor with a fixed lifetime income, partially tax-free. The donor can also claim a charitable income tax deduction. Payments and tax advantages are based on age (minimum age of 60); the older you are, the higher the payments and the tax benefit. After the beneficiaries' lifetimes, the remaining principal becomes a gift to the DAV Charitable Service Trust.

FINANCIAL ACCOUNTS, LIFE INSURANCE AND RETIREMENT POLICIES

With a simple change-of-beneficiary form from your bank, financial investment firm, insurance company or retirement plan administrator, you can name DAV as a full or partial beneficiary of such assets. Use our legal name and address, and enter our tax identification number at the appropriate EIN or Social Security number line.

CHARITABLE REMAINDER TRUSTS

This is another gift plan that benefits DAV in the future, while you receive an ongoing income and significant tax savings. You can fund a Charitable Remainder Trust (CRT) with a variety of assets such as cash, real estate and highly appreciated stocks. The Trust then sells the assets and reinvests in a diversified portfolio, which pays variable or fixed income to you and/or other individuals. After the funder's lifetime, the remaining value of the portfolio becomes a gift to DAV. Advisers suggest funding a CRT with a minimum of \$100,000 in assets to help offset expenses incurred in the creation and management of a CRT.

MEMORIAL AND HONORARY GIFTS

You can personalize any of these gifts to pay lasting tribute to a friend or loved one. Just let us know the individual's name when you call or write.

ANONYMOUS GIFTS

Please let us know if you have completed one of these gifts but prefer anonymity.

BEQUESTS THROUGH WILLS AND TRUSTS

Did you know that 60% to 70% of all Americans die without a valid will? Family members are left to imagine their loved ones' wishes, belongings may be distributed improperly, and assets are allocated according to state laws. Even if you have a will, there are many reasons to review it over time. A birth or death, marriage or divorce, a new

executor or even a move to a new state can render your will partially invalid, thereby increasing probate expenses and dragging out the settlement of your estate. **You can also update your will to include a favorite organization such as DAV.**

Few people can support their favorite charities as much as they would like during their lifetimes, but most people can consider a bequest in their will. What a wonderful way to leave your mark and impact the lives of disabled veterans as your legacy. Here are the types of bequests to consider for your will or living trust.

Some people choose a revocable living trust as their primary tool for final distribution of assets. Your assets would be titled to the trust during your lifetime, then the trust would dictate their distribution to your heirs. An attorney must create the trust, and it will be far more costly than a will. However, the future savings in probate costs may outweigh this expense, and assets will pass more quickly to heirs. DAV can provide a detailed brochure to help you decide if a trust is for you.

SPECIFIC BEQUEST

You describe what dollar amount, property or other asset you want to leave to DAV. Keep in mind that if you dispose of this asset prior to death, it will result in an unfulfilled bequest.

PERCENTAGE BEQUEST

After final expenses are paid, you can designate DAV to receive a percentage of your estate. This is a safer option because all family, friends and charitable organizations are affected equally, and inflation will not erode your intentions.

RESIDUAL BEQUEST

You can also designate DAV to receive the remainder of your assets after final expenses and other bequests are fulfilled. This is a very popular option.

CONTINGENT BEQUEST

It's always a good idea to provide for a contingent beneficiary in case a primary beneficiary does not outlive you. You might consider DAV.

BEQUEST LANGUAGE AND LEGAL ADDRESS

Here is sample language to give to your attorney:

"I give, devise and bequeath to Disabled American Veterans, 860 Dolwick Drive, Erlanger, KY 41018, tax identification number 31-0263158, the sum of \$_____; or the following described property to wit: _____; or _____ percent of the rest, residue and remainder of my estate."

A CODICIL OR AMENDMENT TO AN EXISTING WILL OR TRUST

If you already have a valid will, your attorney can prepare a simple codicil. (For a revocable trust, your attorney can file an amendment.) Here is sample wording for a codicil:

"I (name) do hereby publish this as a Codicil to my Last Will and Testament dated _____. Anything to the contrary in my aforesaid Last Will and Testament notwithstanding, I hereby devise and bequeath to Disabled American Veterans, 860 Dolwick Drive, Erlanger, KY 41018, tax identification number 31-0263158, the sum of \$_____; or the following described property, to wit: _____; or _____ percent of the rest, residue and remainder of my estate. In all other ways I do hereby ratify and confirm my Last Will and Testament as heretofore published. In witness whereof, I have hereunto set my hand and seal this (date)."

(Add your signature, witness signatures and seal.)

ACCOUNT BENEFICIARY FORMS

If you would rather not revise your will or see an attorney for simple gift planning decisions, there is a way for you to help DAV enhance the lives

of disabled veterans and their families. Consider naming DAV as the beneficiary of certain assets that can be transferred directly to DAV at the end of your life without probate and without being subject to estate taxes.

These gift ideas simply require a change-of-beneficiary form from your bank, financial company or insurance representative. You would use our legal name, address and tax identification number on the tax identification number line or, absent that, the Social Security number line. Nothing could be easier, and you can revise your plans at any time.

LIFE INSURANCE

You can name DAV as a primary beneficiary of your life insurance policy, or as a percentage beneficiary (e.g., 25% or 50%), or even as a contingent beneficiary in the event your other beneficiaries do not survive you.

BANK AND INVESTMENT ACCOUNTS

You can also name DAV the beneficiary of a financial account such as a checking or savings account, a certificate of deposit, an investment or a brokerage account. Simply contact your financial company for a beneficiary designation form (sometimes called a transfer-on-death or pay-on-death form).

RETIREMENT PLANS

These are the most tax-wise gifts. Retirement assets, such as an IRA, 401(k), pension or profit-sharing plan should be the first asset to consider giving to charity because of the tax costs of leaving these assets to individuals. Without proper planning, retirement plans are subject to income tax upon your death and are includable in your estate for estate tax purposes.

By designating DAV as the beneficiary of your retirement plan, you can avoid income taxes, and your estate will receive an estate tax charitable

deduction to offset potential transfer taxes at your death. Your assets will pass directly—and at their full value—to DAV, doing the most good.

All you need to do is complete a beneficiary designation form naming DAV as the full or partial beneficiary of your retirement account. Remember, this form governs distribution of these assets, not your will.

FOR MORE INFORMATION

Fill out the form on the next page and return to DAV National Headquarters, 860 Dolwick Drive, Erlanger, KY 41018. Or simply call us at 1-800-216-9802, press 1, if you have questions or to request brochures that give greater detail. You may also visit our website at davplanmygift.org for a large selection of estate-planning articles and ideas.

NOTES

[illegible]

PLEASE ENROLL ME/US IN THE DAV GUARDIAN SOCIETY!

Guardian Society members receive a certificate, lapel pin and a window decal. Names are listed in the society's newsletter, unless anonymity is preferred. Your name can inspire others to follow in your footsteps.

- ☐ I have included DAV in my estate plans using the legal address (Disabled American Veterans, 860 Dolwick Drive, Erlanger, KY 41018).

Name(s) _____

Address _____

Date of birth _____/_____/_____

Phone _____

Email _____

MY FUTURE GIFT IS IN THE FORM OF:

- ☐ Bequest in my will or trust
- ☐ Beneficiary designation through: ☐ Life insurance
☐ Retirement plan ☐ Financial account
- ☐ Other: _____

Optional:

- ☐ My gift is in memory/honor of _____
- ☐ I prefer to be an anonymous member of the Guardian Society.
- ☐ The approximate value of my gift is \$_____

We realize circumstances change, and your gift may not be possible in the future. Family and friends come first, and that's why bequests and beneficiary designations work for so many of our donors—you can change your mind at any time. Thank you again for your present plans.

-
- ☐ I need more information, please contact me at _____

- ☐ Please send me more information on _____

Mail to Disabled American Veterans,
860 Dolwick Drive, Erlanger, KY 41018,
or call us at 1-800-216-9802, press 1, to
inform us of your plans.



PERSONAL FAMILY DATA

It's in the interest of every family to collect the information needed in the event of a veteran's death or incapacity. That information is detailed in the following pages. Once this document is filled out completely, it should be stored in a safe place, and the veteran's next of kin should know its location.

Maintaining this up-to-date record of the veteran's personal affairs and wishes can provide an invaluable service to his or her loved ones at the time of their greatest need. Spouses of veterans can obtain additional copies of this booklet for use in gathering their own personal data by writing to the address on the back cover of this booklet.

PERSONAL FAMILY DATA

Date Prepared _____

VITAL STATISTICS AND HISTORICAL RECORD

This is a permanent document. Print in ink or indelible pencil.

Full Name _____
First Middle Last

Social Security Number _____

Residence _____
Street Address

City State ZIP

Marital Status (check one):

☐ Single ☐ Married ☐ Widowed ☐ Separated ☐ Divorced

Name of Spouse. If wife, enter maiden name:

Occupation of Spouse _____

Date of birth _____
Day Month Year

Birthplace _____
City or Town State or Country

Citizen of What Country _____

Usual Occupation _____

Number of Years in This Occupation _____

Industry or Business _____

Active or Retired _____

Father's Name _____

Father's Birthplace _____
State or Country

Mother's Maiden Name _____

Mother's Birthplace _____
State or Country

MY PREFERENCES FOR MEMORIAL SERVICES

Religious Denomination _____

Name of Preferred Clergyman or Reader _____

Church or Congregation _____

Location _____
State ZIP Phone Number

My remains are to be (circle one): Buried Cremated Donated

Newspaper Notice: My name as it should appear in the notice:

Which Local Newspaper _____

Lawyer's Name and Address _____

Executor's Name and Address _____

MILITARY SERVICE AND VA INFORMATION

Enlistment Date and Place _____

Branch of Service _____ Rank _____

Service No. _____

Military Job Specialty _____

Geographic Area of Service _____

Awards/Decorations _____

Discharge Date and Place _____

VA Claims No. _____ Compensation % _____

Pension Amount _____

Type of Disability _____

DAV CLAIMS ADVOCATE CONTACT INFORMATION

Name _____

Address _____

Phone Number _____

NAMES OF DAV CHAPTERS OR AUXILIARY UNITS

CONTACT PERSON FOR LEGAL AFFAIRS

The lawyer or trusted friend who may be consulted in regard to my personal or business affairs:

Name _____

Address _____

Phone Number _____

FAMILY RECORDS LOCATION

Birth Certificate or Other Proof of Date of Birth of Self and of Each Member of Immediate Family (required by insurance companies and Social Security Administration)

Naturalization Papers (and number) _____

Marriage Certificate (necessary in order to establish claims for certain payments and benefits and in connection with the will and also Social Security and VA benefits) _____

Divorce Decree, Death Certificates or Certified Copies Thereof (in case of either spouse) _____

Other Important Papers

Will: ☐ I have executed a will. ☐ I have not executed a will.

Will Located at _____

Land Deeds _____

Home Mortgage _____

Automobile Title _____

Other _____

POWER OF ATTORNEY

I have executed a power of attorney dated _____
Month Day Year

Naming _____
Agent or Attorney-in-Fact

Address _____

INCOME TAX

Copies of my federal tax returns and related papers are located
at _____

Copies of _____ income tax returns and related
(Name of State)

papers located at _____

Copies of _____ income tax returns and related
(Name of State)

papers located at _____

INSURANCE

I have the following types of life insurance:

☐ Government ☐ Commercial ☐ Both

Insurance Company _____

Policy Number _____

Amount _____

Payment Option _____

Policies Located at _____

Premium Receipts Located at _____

BANK ACCOUNTS

Type of Account _____

Checking or Savings, Joint or Individual

Location _____

Account No. _____

Name and Location of Bank

Make additional entries as necessary to show all bank accounts.

SAFE DEPOSIT BOX

Name of Bank or Trust Co. _____

Address _____

Location of Key _____

UNITED STATES WAR OR SAVINGS BOND

Located at _____

Person Designated as:

_____ Co-Owner

_____ Beneficiary

List War and Savings Bonds by Serial Numbers, Denomination
and Location:

(This is necessary to replace lost bonds.)

Stocks and Bonds and Securities _____

ONLINE ACCOUNTS

List your login information for all the important online accounts you use (banking, email, utilities, etc.).

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Account _____

URL _____

Username _____

Password _____

Attach additional pages as needed.

ADDITIONAL RESOURCES

CHAMPVA800-733-8387

Direct Deposit.....800-333-1795

Enroll online GoDirect.org

Defense Finance & Accounting

Service (DFAS)888-332-7411

Headstones

(status of requests only)800-697-6947

Life Insurance

(VGLI and SGLI)800-419-1473

Life Insurance

(all other VA programs)800-669-8477

Social Security Information800-772-1213

Telecommunication Device

for the Deaf (TDD)800-829-4833

VA Education TRICARE (formerly CHAMPUS):

- tricare.mil
- Call your nearest military installation

Find the DAV national service office nearest you
by visiting dav.org/veterans/find-your-local-office.



NATIONAL HEADQUARTERS

860 Dolwick Drive
Erlanger, KY 41018
859-441-7300
Toll Free 877-426-2838

GUARDIAN SOCIETY

860 Dolwick Drive
Erlanger, KY 41018
1-800-216-9802, press 1

NATIONAL SERVICE AND LEGISLATIVE HEADQUARTERS

807 Maine Avenue SW
Washington, DC 20024
202-554-3501

**TO GET HELP, VOLUNTEER
OR DONATE, VISIT:**

DAV.ORG