

Retiree Corner: Preparing for the Inevitable

By Jack Terwiel

Military Retiree Assistance Office

One of the hardest facts for some people to face is their mortality. Why is that? It's a fact that we are all going to die someday. That's the 'known.' When that will happen is the 'unknown.' There is no way to predict when we will die, but that should not deter us from preparing for it now.

An Osan retiree was recently killed in an automobile accident. It was an unfortunate accident in many respects. Weather was a factor. That was unfortunate. He had been retired less than five years. That was unfortunate. He was young, still in his 40s. That was unfortunate. He left a wife. That was unfortunate.

But there was one more unfortunate piece of this untimely death. Going through his papers, I found two documents. One was the 'Family Protection Plan' booklet prepared by the USFK Mortuary at Yongsan. The other was a Will Worksheet. Neither document had a mark in it. That too was unfortunate. In trying to provide casualty assistance to survivors such as this retiree's widow, we have no way of knowing what the retiree's desires and intentions were regarding all the aspects of his life that are important. Consider also the important aspects of his death that weigh on the survivors.

What aspects of his life should be the concern of the survivors? Consider insurance. Did the retiree have Veterans Group Life Insurance? Did the retiree have other life insurance? If working, did the retiree have accident insurance, either as a company insurance policy, a personal policy, or possibly as a benefit of a bank or credit union account? Are there savings accounts, investments, or other financial instruments somewhere that the survivors might not be aware of?

Then consider what aspects of the retiree's death might be of concern to the survivors. Without a will, the retiree's estate would be allocated by law, which might not be in accordance with the retiree's intentions. What is the retiree's wish as far as ceremonies? What about disposition of the retiree's remains? Cremation? If so, then who should get the ashes? If not cremation, then burial? Where? Is cost a factor if burial in the U.S. is preferred? By the way, burial in Korea is not an option unless a family or organization has a private cemetery.

Bottom line: Make sure your intentions are known before you go. It might be difficult for you to face now, but it's even more difficult for those left behind to face when you're gone.