

My Final Wishes

A veteran's planning guide for the people I love

MY AFFORDABLE
VETERAN

THIS BOOK BELONGS TO

Date started

Last reviewed

How to use this book

- Keep the finished planner somewhere your family can find it without a key, near your DD-214 if you can.
- Tell at least one person where it is.
- Look it over once a year, or after a big change like a move, marriage or death in the family.
- This planner is a record of your wishes, not a legal document and not a VA form. It does not replace any VA form, application or claim.

Keep it safe: write *where* things are kept, never your Social Security number, service number, VA claim or file number, account numbers or passwords. A paper book in a drawer is no place for them.

A LETTER

To the people I love

I have filled in this book so that, when the time comes, you will not have to guess.

Inside are my wishes for my service and my resting place, the details of my time in the military, the people to call, and where to find the papers you will need. I have also written down some of the memories and words I hope you will keep.

Please take these pages in the spirit they are given: with love, and with the hope that they make a hard time a little easier.

Signature _____ Date _____

Witness _____ Date _____

A note to my family

A few words to go with your wishes. Many people write why they made these plans and what they hope for their family.



PART 1

Arrangements

Everything the funeral home and the person making arrangements will need: who I am, who to call, and how I would like to be laid to rest.

1 About me

The funeral home and the death certificate will need these details.

Full legal name

Date of birth

Place of birth (city, state)

Father's full name

Mother's full name (including maiden name)

Marital status

Spouse's name

Date of marriage

Place of marriage (city, state)

If my spouse has died: the date, and where (and the cemetery)

Occupation after the service, and when I retired

2 My family

Names only. The funeral home and whoever writes the obituary will want the whole family, with every name spelled right.

My children, and their husbands or wives

My grandchildren

My brothers and sisters

My parents-in-law

3 Who to call first

The people who will handle things. Include a phone number for each.

First person to call _____

Executor of my will _____

Funeral home _____

Chaplain, clergy or person to lead the service _____

Person who will make the final arrangements _____

My accredited VA representative or service officer, if I have one _____

Lawyer _____

Accountant or financial advisor _____

Life insurance agent _____

VA national cemetery burial: To schedule a burial in a VA national cemetery, the funeral home or family calls VA's National Cemetery Scheduling Office at 800-535-1117 (TTY: 711), Monday to Friday, 8:00 a.m. to 7:30 p.m. ET, with the DD-214 or other discharge papers ready. Number from va.gov, checked November 2026.

Schedule a burial (VA): va.gov/burials-memorials/schedule-a-burial

4 My service wishes

Write as much or as little as you like. The flag and military honors are in Part 2.

I would like

☐ Earth burial ☐ Cremation ☐ Mausoleum or entombment ☐ Other

☐ Leave it to my family

My service should be

☐ Public ☐ Private: family and friends ☐ Private: family only

☐ No service

Visitation or viewing

☐ Yes ☐ No

Casket

☐ Open ☐ Closed ☐ No preference

Glasses

☐ On ☐ Off

Where the service should be held

Music, hymns or songs

Readings, scripture or poems

Clothing, jewelry or uniform

Pallbearers

Flowers, or donations instead to

Groups to take part (church, lodge, post)

Anything else about the service

5 My final resting place

If you want a veterans cemetery, mark it on "My cemetery and headstone" in Part 2.

Cemetery name and location

My plot, crypt or niche is already bought ☐ Yes ☐ No

Where the papers for it are

If cremated, what should happen to my ashes

6 Paying for my funeral

Knowing the money is there, and where to find it, lets your family say yes to your wishes without worry.

I expect my funeral to cost about $ _____

How it will be paid

- ☐ Life insurance policy
- ☐ Savings
- ☐ Prepaid funeral plan
- ☐ Other

If other, how _____

Where the papers are (policy, bank or funeral home contract) _____

_____

Anything else my family should know about paying _____

_____

_____

Good to know: VA may pay part of the burial costs for some veterans, and the rules depend on how and where the veteran died. Your family should ask VA; this planner does not decide it.

Burial allowance (VA): va.gov/burials-memorials/veterans-burial-allowance

“You looked after others in uniform. Planning ahead is one more way to look after the people you love.”



PART 2

My military service

My service in plain words, where my records are kept, and my wishes for a veterans cemetery, the flag and the honors. VA decides eligibility; these pages tell my family what I want.

7 My military service

In plain words, as you remember it. The funeral home, the obituary and VA will all ask about your service.

Branch of service

☐ Army ☐ Navy ☐ Air Force ☐ Marine Corps ☐ Coast Guard
☐ Space Force ☐ National Guard ☐ Reserve

Date I entered the service _____

Date I left the service _____

Highest rank _____

Wars or years I served in _____

Discharge, as my family knows it

☐ Honorable ☐ General (under honorable conditions) ☐ Other
☐ Not sure

Units, ships or bases I served with _____

_____

Medals and decorations _____

_____

If I served more than once: the other branches and dates _____

_____

Good to know: VA decides what a veteran and family can receive from the discharge papers themselves, not from this planner. Write what you know; the papers have the official details.

8 Where my service records are kept

Write WHERE each paper is kept, not the numbers on it. The funeral home and VA will ask for the DD-214 first.

My DD-214 (discharge papers) _____

My other service records (orders, medals and awards) _____

My VA letters (disability rating, pension or award letters) _____

Where my VA claim or file papers are kept (the place only) _____

I asked VA for a pre-need burial eligibility decision ☐ Yes, I have the letter ☐ Yes, still waiting ☐ No ☐ Not sure

Where the pre-need letter is kept _____

Never write the numbers: Do not write your Social Security number, service number or VA claim or file number in this planner. Write only where the papers are. If the DD-214 is lost, a copy can be requested; VA explains how.

Get military service records (VA): va.gov/records/get-military-service-records
Pre-need burial eligibility (VA): va.gov/burials-memorials/pre-need-eligibility

9 My cemetery and headstone

Your wishes for a veterans cemetery and a government headstone, marker or medallion. VA decides who is eligible.

I would like to be buried in

☐ A VA national cemetery ☐ A state veterans cemetery
☐ A private cemetery ☐ Leave it to my family

Which cemetery, if I have one in mind

My spouse would like to be buried with me

☐ Yes ☐ No ☐ Not decided

Government headstone or marker

☐ Headstone or marker ☐ Medallion for a private headstone ☐ None
☐ Leave it to my family

Emblem of belief on the headstone, if any

Words I would like on the headstone or marker

Good to know: In a VA national cemetery, VA provides the grave where space exists, opening and closing, care of the grave, a headstone or marker and a burial flag at no cost to the family; the funeral home or cremation is the family's expense. A pre-need decision does not reserve a grave. State veterans cemeteries set their own rules.

Burial in a VA national cemetery (VA): cem.va.gov/burial_benefits
Headstones, markers and medallions (VA): va.gov/burials-memorials/memorial-items/headstones-markers-medallions
Emblems of belief (VA): cem.va.gov/hmm/emblems.asp
State and tribal veterans cemeteries (VA): cem.va.gov/cem/find-cemetery/all-grant-funded.asp

10 Flag, honors and certificate

The funeral home usually asks for the flag and the honors. Mark your wishes so your family can tell them.

I would like a burial flag ☐ Yes ☐ No ☐ Leave it to my family

Who should receive the flag

I would like military funeral honors ☐ Yes ☐ No ☐ Leave it to my family

Wishes for the honors (Taps, a chaplain, a friend from my unit)

I would like a Presidential Memorial Certificate ☐ Yes ☐ No

Who should receive the certificate

Good to know: Military funeral honors include at least the folding and presenting of the flag and the playing of Taps. A Presidential Memorial Certificate is an engraved certificate signed by the president; it comes with a national cemetery burial, and otherwise the family can apply.

Burial flags (VA): va.gov/burials-memorials/memorial-items/burial-flags
Military funeral honors (VA): cem.va.gov/military_funeral_honors.asp
Presidential Memorial Certificates (VA): va.gov/burials-memorials/memorial-items/presidential-memorial-certificates

11 Veterans groups to tell

Groups such as the VFW, The American Legion, DAV, or a unit or ship association. Some posts can take part in the service.

Organization	Post, chapter or unit	Who to contact, and phone

12 Notes for my survivors

Some survivors of veterans can get help from VA or Social Security. The rules change, and VA and Social Security decide who qualifies, so this page lists only what to ask about.

My family should ask VA about

- ☐ Dependency and Indemnity Compensation (DIC)
- ☐ Survivors Pension
- ☐ The burial allowance
- ☐ VA life insurance, if I had it

My family should ask Social Security about

- ☐ Survivor payments
- ☐ The one-time death payment

Who can help my family with VA paperwork (name and phone)

Notes for my survivors

Free help: A VA-accredited representative, agent or lawyer can help a family file. The FTC says an accredited service organization, agent or attorney will never charge to file a VA claim. This planner is not a VA form and does not file anything.

Dependency and Indemnity Compensation (VA): va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation
Survivors Pension (VA): va.gov/family-and-caregiver-benefits/survivor-compensation/survivors-pension
Lump-sum death payment (Social Security): ssa.gov/personal-record/when-someone-dies/lump-sum-death-payment
Find an accredited representative (VA): va.gov/ogc/accreditation.asp



PART 3

Remembrances

A life deserves to be remembered in its own words. These pages help with the obituary and the eulogy, and become a keepsake for the family.

13 For my obituary

Family members often forget details at a hard time. A few notes here make writing it easier.

My name as it should appear (with rank, if I want it)

Newspapers or websites to publish it

Family to list (the names are on the My family page; add anyone else here)

Schooling and work after the service

My service, in a sentence or two (the details are in Part 2)

Church, clubs, posts and organizations

Things I am proud of

Photo to use, and where it is (in uniform, or not)

14 How I want to be remembered

This page becomes a keepsake. Some families have a grandchild interview their grandparent to fill it in.

One of my fondest memories

A memory from my time in the service

The people and places that shaped me

Beliefs I would like shared at my service

What I would like my family to remember about me

My favorite song, scripture, flower or place

A final message to the people I love

15 My family tree

Write a name in each box, and a few words about each person: a memory, a habit, what made them who they were.

My grandparents

My grandparents

My grandparents

My grandparents

My mother

My father

Me

My spouse

My children

My children

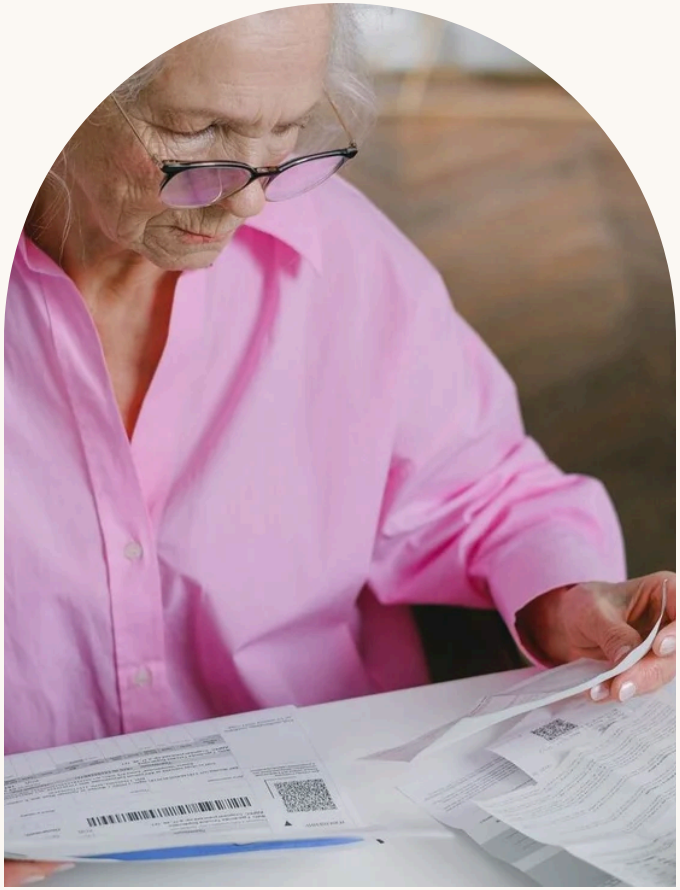
My children

My grandchildren

My grandchildren

My grandchildren

My grandchildren



PART 4

Practical matters

Where to find my papers, my life insurance, the accounts to settle and the people to tell. Write where things are kept, never the numbers.

16 Where to find my important papers

Write WHERE each one is kept, not the numbers. Never write passwords, account numbers or your Social Security number in this planner. Service records are in Part 2.

My will _____

Trust papers _____

Life insurance policies _____

Prepaid funeral contract _____

Birth and marriage certificates _____

Social Security and Medicare cards _____

Passport _____

Citizenship or naturalization papers _____

Divorce papers, if any _____

Stocks and bonds _____

House deed and mortgage papers _____

Homeowners insurance policy _____

Car titles _____

Car insurance policy _____

Tax returns _____

Safe deposit box (bank, and who has a key) _____

Where my list of passwords is kept _____

Passwords: Don't write passwords in this booklet. Write only where your list is kept.

17 My life insurance

Your beneficiary will need to know each policy exists to file a claim. Include any life insurance through VA (such as VGLI or VALife).

Insurance company (or VA)	Agent and phone	Beneficiary	Where the policy is kept

18 Accounts my family will need to close or claim

Bank, retirement, pension, VA payments, credit cards, Social Security and utilities. List the company or agency only; your executor will get the details.

Company or agency	Type of account	Notes

19 People to tell

Friends, relatives and the people I served with who should hear the news personally.

Name	Relationship	Phone or email

Where to find the official steps

This planner is not a VA form. VA and Social Security decide eligibility and handle every claim. These are their own pages, checked November 2026; type the address into a web browser.

Schedule a burial in a VA national cemetery	va.gov/burials-memorials/schedule-a-burial
Pre-need burial eligibility	va.gov/burials-memorials/pre-need-eligibility
Burial in a VA national cemetery	cem.va.gov/burial_benefits
State and tribal veterans cemeteries	cem.va.gov/cem/find-cemetery/all-grant-funded.asp
Headstones, markers and medallions	va.gov/burials-memorials/memorial-items/headstones-markers-medallions
Burial flags	va.gov/burials-memorials/memorial-items/burial-flags
Military funeral honors	cem.va.gov/military_funeral_honors.asp
Presidential Memorial Certificates	va.gov/burials-memorials/memorial-items/presidential-memorial-certificates
Get military service records (DD-214)	va.gov/records/get-military-service-records
Dependency and Indemnity Compensation	va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation
Survivors Pension	va.gov/family-and-caregiver-benefits/survivor-compensation/survivors-pension
Social Security lump-sum death payment	ssa.gov/personal-record/when-someone-dies/lump-sum-death-payment
Find a VA-accredited representative	va.gov/ogc/accreditation.asp

Additional notes

FOR MY FAMILY

A few words on grief

Grief is the price of love, and there is no right way to carry it. Some days will be harder than others, and that is normal.

Lean on each other. Talk about me, tell the stories, and laugh when you can. If the weight does not lift, reach out to your doctor, your faith community, a grief counselor or the people I served with. Asking for help is a sign of strength.

Most of all, look after yourselves. That is what I would want.

MY AFFORDABLE VETERAN INSURANCE

A free planner from My Affordable Veteran Insurance, a trade name of The CRM Center LLC.

The CRM Center LLC · 3140 W Belltower Dr, Ste 110, Meridian, ID 83646

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