Florida Veterans Guide to Burial Benefits, Final Expense, and Military Retirement Pay

How VA burial benefits, final expense insurance, military retired pay, and the Survivor Benefit Plan fit together, explained in plain English

By Serge Sendji Augustin
Licensed Florida 2-15 Life, Health & Variable Annuity Agent
FL License G231352 | NPN 21565385 | (407) 434-9297

Not affiliated with, endorsed by, or issued by the U.S. Department of Veterans Affairs, the Department of Defense, the Defense Finance and Accounting Service (DFAS), or any government agency.

Version: October 2026 — first edition

A Note Before You Start -- Please Read This

This guide is free. It will always be free. Important: I am a licensed insurance agent. I am NOT a securities broker. I do not sell stocks, bonds, or mutual funds. This guide talks about insurance-based ideas only. This guide is education, not advice. It does not tell you what to buy. It does not recommend any specific product or company. Everyone's situation is different. Before you make any money decision, talk to a licensed professional who knows your full picture. This is general information only. It is not legal, tax, investment, or financial advice. For decisions about your own pension or benefits, check with your plan and a qualified tax or legal professional. This guide is for veterans and their families who live in Florida. It is also for the spouse, adult child, or other family member who will one day make the calls and sign the papers. It has two parts. Part 1 covers burial benefits and final expense planning. Part 2 covers military retired pay and the survivor elections that go with it. You can read one part now and the other later. Each part stands on its own. One more thing before you start. This guide explains benefits run by the U.S. Department of Veterans Affairs (the VA) and pay handled by the Defense Finance and Accounting Service (DFAS). I do not work for either one. I cannot file a claim for you, change a benefit, or extend a deadline. Where a decision belongs to the VA or to DFAS, this guide says so and tells you where to go.

Part 1: Burial and Final Expense

Part 1 answers one question: when a veteran dies, what does the VA provide, what does it pay toward, and what is left for the family to cover? The short version is that the VA provides real help, and the help has clear limits. Knowing both halves ahead of time is the whole point of planning.

Chapter 1: Two Kinds of VA Burial Help

VA burial help comes in two different forms. Families often mix them up. Keeping them separate makes everything else in Part 1 easier. **The first form is a place and the items that go with it.** An eligible veteran can be buried in a VA national cemetery. The cemetery provides the gravesite and several related items at no cost to the family. Chapter 2 lists exactly what is included. **The second form is a payment toward costs.** The VA burial allowance is a payment the VA makes toward a veteran's burial and funeral costs. It is paid to the person who paid those costs, after the fact. It is not a check the VA sends to a funeral home up front. Chapter 4 explains who qualifies and what it pays toward. Neither form is automatic in every case, and neither one covers everything. The VA states its own limits plainly, and this guide repeats them plainly: some costs are the family's, and no VA program in this guide pays them.

Chapter 2: Burial in a VA National Cemetery -- What Is Provided at No Charge

Burial benefits in a VA national cemetery include, at no cost to the family:

- A gravesite in any national cemetery with available space
- Opening and closing of the grave
- A government burial liner
- Perpetual care of the gravesite
- A government headstone or marker
- A burial flag
- A Presidential Memorial Certificate

Cremated remains are buried or placed in a national cemetery in the same manner, and with the same honors, as casketed remains. Choosing cremation does not reduce this part of the benefit. **Who can be buried there.** The Florida Department of Veterans' Affairs states that the VA provides burial in a national cemetery at no cost to honorably discharged veterans, their spouses, and dependents. Eligible spouses and dependents may be buried in the national cemetery even if they die before the veteran. The veteran's discharge papers are the key document. They are what the VA uses to establish eligibility, which is why Chapter 6 puts them first. **If the burial is in a private cemetery instead.** Some benefits still apply. For a veteran buried in a private cemetery, the VA may provide a government headstone, marker, or medallion, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. The Florida Department of Veterans' Affairs notes one limit families miss: there are no VA burial benefits for spouses and dependents buried in a private cemetery. The gravesite itself, and everything the cemetery charges, is a family cost in a private cemetery. **The burial flag and the certificate.** A United States flag is provided at no cost to drape the casket or accompany the urn of a deceased veteran who served honorably. A Presidential Memorial Certificate is an engraved paper certificate, signed by the current President, that honors the memory of an honorably discharged deceased veteran. Neither item has a charge. Neither one pays a bill. They are memorial items, and this guide lists them so your family knows to ask for them.

Not affiliated with or endorsed by the VA, the Department of Defense, or DFAS.
Version: October 2026 — first edition

Serge Sendji Augustin | FL License G231352 | (407) 434-9297

Chapter 3: What VA Burial Benefits Do Not Pay For

This chapter is the heart of Part 1. Most surprises at a funeral home come from assuming the VA pays for things it does not pay for. **The VA does not pay for cremation.** The VA's National Cemetery Administration states this directly: the VA does not pay for cremation directly. If a family chooses cremation, the cremation itself is a family cost. **Anything from a funeral home is a family cost.** The same VA source states that any item or service obtained from a funeral home will be at the family's expense. That includes the funeral home's basic services, preparing the body, a casket or an urn bought from the funeral home, use of rooms for a viewing or service, and transporting the remains, except where a specific transport rule in Chapter 4 applies. Some families may be entitled to a burial allowance that covers part of these expenses afterward. Part is the right word. The allowance does not pay the funeral home, and it does not pay the whole bill. **The VA does not make funeral arrangements.** The Florida Department of Veterans' Affairs states this in plain words. The family, usually with a funeral home, makes the arrangements. The VA's role is the cemetery, the items in Chapter 2, and the allowance in Chapter 4. So the honest picture is this. The cemetery costs that many families expect to pay the plot, the opening and closing, the headstone may cost the family nothing in a national cemetery. The funeral home costs remain, and they are usually the larger share of the total. That gap between what the VA covers and what a funeral or cremation actually costs is the subject of Chapter 7.

Chapter 4: The VA Burial Allowance -- Who Qualifies and What It Pays Toward

The burial allowance is the VA's cash payment toward burial and funeral costs. VA describes it with the words "up to," and those words matter. It is a payment toward costs a family already paid, not full payment of those costs. **Service-connected death.** If a veteran died because of a service-connected disability, the VA will pay up to $2,000 toward burial expenses for deaths on or after September 11, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may also be reimbursed. **Non-service-connected death.** If the death was not service-connected, the VA will pay up to $1,032 toward burial and funeral expenses, and a $1,032 plot-interment allowance if the veteran is not buried in a national cemetery, for deaths on or after October 1, 2026. For deaths from October 1, 2025 through September 30, 2026, the amounts were $1,002 and $1,002. For deaths from October 1, 2024 through September 30, 2025, the amounts were $978 and $978. These amounts are set by the date of death, and the VA updates its burial allowance page over time. Before your family counts on a figure, check the current amounts on the VA's burial allowance page or ask the VA directly. The figure that applies is the one for the veteran's date of death. **Who can receive it.** The VA's conditions, in plain form, are:

- You paid for the veteran's burial or funeral
- You have not been reimbursed by another government agency or other source for an amount equal to or greater than the VA's allowance
- The veteran was discharged under conditions other than dishonorable
- And at least one of these was true: the veteran died because of a service-related disability; the veteran was receiving VA pension or compensation at the time of death; the veteran was entitled to receive VA pension or compensation but chose not to reduce military retirement or disability pay; the veteran died while hospitalized by the VA or receiving care under VA contract

at a non-VA facility; the veteran died while traveling under proper authorization and at VA expense for examination, treatment, or care; the veteran had a claim pending at the time of death and was found entitled to compensation or pension from a date before death; or the veteran died while a patient at a VA-approved state veterans nursing home

When the VA does not pay. The VA does not pay burial benefits if the deceased died on active duty, while serving as a member of Congress, or while serving a federal prison sentence. Deaths on active duty are handled through the service member's branch, on a different path. **How to apply.** You can apply online through the VA. You can also complete VA Form 21P-530EZ, the Application for Burial Allowance, and mail it to the VA address shown on the form. You may work with an accredited representative, or go to a VA regional benefit office and turn in your application there. Keep the receipted bills and the funeral home's statement of account. The VA asks for proof of death and for bills or a statement showing the services and merchandise furnished, their cost, any credits, and any unpaid balance.

Chapter 5: Cemeteries in Florida and Planning Ahead

Florida's national cemeteries. The Florida Department of Veterans' Affairs lists nine national cemeteries in Florida: Barrancas in Pensacola, Bay Pines in St. Petersburg, Cape Canaveral in Mims, Florida National Cemetery in Bushnell, Jacksonville, Sarasota, South Florida in Lake Worth, St. Augustine, and Tallahassee. The list, and which cemeteries have space, can change. The Florida Department of Veterans' Affairs burial benefits page is the state pointer, and the VA's National Cemetery Administration is the federal source. **Scheduling a burial.** Burial arrangements at any open VA national cemetery are made at the time of need through the National Cemetery Scheduling Office, toll free at (800) 535-1117. In practice, the funeral home usually helps the family make this call. Gravesites in a national cemetery cannot be reserved in advance for a specific person. **Finding out eligibility ahead of time.** The VA runs a Pre-Need Determination of Eligibility Program. On request, the VA will tell an individual whether they are eligible for burial or memorialization in a VA national cemetery, before the time of need. This is one of the most useful steps in this guide. A determination made now means your family is not searching for papers and waiting for an answer during the worst week of their lives. It confirms eligibility only. It does not reserve a grave. **A note on state veterans cemeteries.** Some states run their own veterans cemeteries, separate from the national system. The Florida Department of Veterans' Affairs burial page points Florida families to the national cemeteries listed above. If a state veterans cemetery option matters to your family, start with that state page and the VA's cemetery listings, and confirm the option exists and is open before you plan around it.

Chapter 6: The Paperwork -- Your DD-214 Comes First

Almost everything in Part 1 starts with one document: the DD Form 214, the veteran's discharge or separation papers. **Why it comes first.** The VA's cemetery office says it plainly: advise your family of your wishes and where your discharge papers are kept, because these papers are very important in establishing eligibility. No papers usually means delays, at exactly the moment a family can least afford them. The scheduling office will ask for discharge documentation when a burial is arranged. **If you cannot find it.** You can contact the National Archives to obtain a copy of your discharge papers. Most veterans and their next of kin can obtain free copies of the DD Form 214 and other military service records. There are two main ways to request them:

1. Online, using the National Archives' eVetRecs tool

2. By mail or fax, using Standard Form 180, the Request Pertaining to Military Records

The DD Form 214 is filed in the veteran's Official Military Personnel File. When you fill out a request, include the veteran's complete name as used in service, branch of service, and dates of service. Send copies of any service documents you already have. Do not send originals. Documents submitted with a request will not be returned. One relief valve: if your family is submitting an application for VA benefits, the VA will request the DD-214 for you when it receives the application. That helps with a benefits claim. It does not replace having a copy in the house, because cemetery scheduling at the time of need moves faster than a records request. **Do this while it is easy.** If you are the veteran: find your DD-214, make copies, tell your spouse or adult child where the original and one copy are kept, and consider the pre-need eligibility determination from Chapter 5. If you are the family member: ask where the papers are now, kindly and once, and write down the answer. This single step does more for your family than any other page in Part 1.

Chapter 7: How a Final Expense Policy Fits Next to VA Benefits

Now the insurance part of Part 1, stated with its limits in the same place as its benefits. **What a final expense policy is.** Final expense insurance is a small life insurance policy. It pays a cash benefit to the beneficiary you name when you pass away. Your beneficiary can use that money for the costs the VA does not cover: the funeral home's services, a cremation, a casket or urn, and other bills left behind. It is sometimes called burial insurance or funeral insurance. Same thing. Here is the mandatory limit, in plain words. A life insurance policy pays a cash benefit to your beneficiary. It does not guarantee a funeral or cremation price, lock in funeral costs, or act as a pre-need funeral contract under Florida Chapter 497. If you want a specific funeral at a locked price, that is a pre-need contract with a funeral home, which is a different product with different rules. A life policy is money for your family. It is not a funeral reservation. **It does not replace VA benefits.** Final expense insurance does not replace VA burial benefits. It does not replace Dependency and Indemnity Compensation (DIC), which Chapter 12 describes. It does not replace the Survivor Benefit Plan (SBP), which Chapter 9 describes. Those are federal benefits with their own rules and their own value. A policy sits beside them and covers costs they do not pay. Anyone who tells you a policy makes VA benefits unnecessary is wrong, and you should not buy from them. **The plan types, with their limits stated where the benefits are stated.** Simplified issue plans ask health questions on the application and need no medical exam. Guaranteed issue plans ask no health questions, and they carry a waiting period: if you pass away in the first two years, your family generally receives the premiums you paid plus interest, not the full benefit amount. Graded benefit plans are a middle option, with a partial payout in the first years and the full payout after. A plan that pays the full amount from day one and a plan with a two-year waiting period are not the same product, even if the monthly price looks similar. Ask which one you are being shown. **What affects the price.** I cannot give you a price in this guide, and no honest guide can. The premium drivers are general: your age, your health, tobacco use, how much coverage you choose, and the type of plan. There is no veterans price, group rate, or special discount described in this guide, because coverage is priced on those individual factors, not on veteran status. A licensed agent can give you a real quote only after asking about those factors. **How the two halves fit.** The VA covers the cemetery side in a national cemetery, provides memorial items, and may pay an allowance toward funeral costs if the conditions in Chapter 4 are met. The family covers the funeral home side. A final expense policy is one way to set that money aside ahead of time, as a cash benefit your beneficiary controls. That is the whole coordination picture. Nothing more is promised, and nothing more should be claimed.

Part 2: Military Retirement Pay and Survivor Elections

Part 2 is for veterans who retired, or will retire, from military service with retired pay. It explains how retired pay is built, the one election at retirement that decides whether part of it continues to a spouse, and how retired pay sits next to Social Security and VA disability compensation. It gives no personalized estimates. Your own figures come from DFAS and your service, and Chapter 14 lists the questions that get them.

Chapter 8: Military Retired Pay -- The Basics

Who pays it. The Defense Finance and Accounting Service, DFAS, is the pay agency for military retired pay. Your retired pay account, your statements, and your survivor elections after retirement run through DFAS. **Your system was set by when you entered service.** The Department of Defense states that your Date of Initial Entry into Military Service, called DIEMS, determines your retirement plan. In general terms:

- Final Pay: for members who first entered service before September 8, 1980
- High-3: for members who first entered service from September 8, 1980 through December 31, 2017
- Blended Retirement System (BRS): for members who first entered service on or after January 1, 2018, and for members who chose to opt in during the opt-in period

Some members in the middle group elected a variant called REDUX, tied to a career status bonus. If that is you, your calculation has its own rules, and DFAS is the source for your figures. **How the amount is built, in general terms.** Retired pay is built from three pieces: a multiplier, your years of service, and a basic pay figure. Under the legacy systems, the multiplier grows by 2.5 percent for each year of service. Under BRS, the multiplier grows by 2.0 percent for each year of service, and BRS adds a Thrift Savings Plan account with service automatic and matching contributions, which is part of why its multiplier is smaller. The basic pay figure for the High-3 and BRS systems is based on the average of your highest 36 months of basic pay. Allowances such as housing and subsistence are not basic pay and are not part of this figure. That is the shape of the calculation, and it is as far as this guide goes. It does not estimate your pay. Two members with the same years of service can have different retired pay because their basic pay history differs. For your own number, use the official calculators on the Department of Defense military pay site or ask DFAS or your service's retirement office. **Retired pay lasts for your lifetime only.** Retired pay is paid to the retiree. It does not continue to a spouse on its own after the retiree dies. The only built-in way part of it continues is the election in the next chapter. Many couples learn this late. Learn it now, while the election is still in front of you or while you can still plan around the one already made.

Chapter 9: The Survivor Benefit Plan -- The Election Made at Retirement

What SBP is. The Survivor Benefit Plan, SBP, is the program that lets a retiree keep part of retired pay going to a survivor after the retiree's death. The retiree elects a base amount. The base amount can be as low as $300 a month and as high as the full gross retired pay. The survivor annuity is 55 percent of the base amount elected. If the base amount is the full retired pay, the annuity is 55 percent of full retired pay. If the base amount is lower, both the cost and the annuity are lower. **What it costs, in substance.** SBP coverage is paid for by a deduction from retired pay.

For spouse coverage in a retirement from active duty, the standard cost is 6.5 percent of the base amount elected. You do not write a separate check. The amount comes out of retired pay before you receive it, every month, for as long as premiums are due under the program's rules. **The election is made at retirement, and doing nothing is also an election.** A retiring member with a spouse or dependent children is automatically enrolled in SBP at maximum coverage unless the member elects lesser coverage or no coverage. Read that again if you are close to retirement. If no valid election reaches DFAS, full coverage is the default. **Your spouse has a legal say in a smaller election.** If you have a spouse and you elect less than the maximum spouse coverage, or coverage for children only, your spouse's written concurrence is required to validate that election. Without that concurrence, the election for less than full spouse coverage is invalid, and coverage is established at the full spouse, or spouse and children, level. This rule exists so a spouse cannot lose survivor coverage without knowing. Treat the election as a joint decision, because the law already does. **Deadlines, stated carefully.** An SBP election is a DFAS decision, governed by DFAS and Department of Defense rules and deadlines. This guide does not set those deadlines and cannot extend them. Some later changes, such as changes after a marriage, carry their own time limits, and once a time limit passes, the earlier election generally stands. If you are approaching retirement, or if your family situation has changed, talk to DFAS or your service's retirement services office before any deadline, not after. Do not rely on any guide, including this one, for a date. Get the date from DFAS in writing. **How SBP and insurance differ.** SBP is a monthly annuity to your survivor. It is not life insurance, and life insurance is not SBP. A life insurance policy pays a cash benefit to your beneficiary, usually as one sum, and Part 1's limits apply to it: it does not guarantee a funeral price and it is not a pre-need contract. Some families hold both, for different jobs. This guide does not tell you which to choose. It tells you not to confuse one for the other, and not to let anyone sell you a policy by minimizing what SBP provides. Final expense insurance does not replace SBP, and it does not replace DIC either.

Chapter 10: Retired Pay, Social Security, and VA Disability Compensation

Three systems pay many military retirees at the same time. They are separate systems, with separate rules, and they mostly do not cancel each other out. Two common fears are unfounded, and one real interaction deserves a plain explanation. **Social Security.** Earnings for active duty military service have been covered under Social Security since 1957. The Social Security Administration states that you can get both Social Security benefits and military retirement benefits, and that, generally, there is no reduction of Social Security benefits because of your military retirement benefits. Your Social Security benefit is based on your earnings record and the age at which you start benefits. Under certain circumstances, special extra earnings for periods of active duty from 1957 through 2001 can also be credited to your record. After 2001, there are no special extra earnings credits for military service. When you apply for Social Security benefits, you will be asked for proof of your military service, which is one more reason Chapter 6 puts the DD-214 first. **VA disability compensation is a separate system.** VA disability compensation is paid by the VA for service-connected disabilities. Military retired pay is paid by DFAS for service. They come from different agencies under different laws. Receiving one does not, by itself, end the other. **The one interaction to know about: concurrent receipt.** Under the older offset rule, retired pay was reduced by the amount of VA disability compensation a retiree received. Two programs restore some or all of that reduction, and a retiree who qualifies for both must receive

one or the other, not both:

- Concurrent Retirement and Disability Pay (CRDP) restores retired pay for eligible retirees. In general terms, it is for retirees with 20 or more years of service and a VA disability rating of 50 percent or higher.
- Combat-Related Special Compensation (CRSC) is a separate, tax-free payment for disabilities that are combat-related. It is not a VA program. You apply for it through your branch of service, and payment authorizations are sent to DFAS.

Which one applies, and which one pays more in a given case, depends on the retiree's ratings and service record. DFAS decides payments. Your branch decides CRSC eligibility. If this section describes your household, ask DFAS and your branch for your own figures rather than working from any general description, including this one.

Chapter 11: VA Pension Is a Different Program From Retired Pay

Families often use the word pension for two different things. Sorting them out prevents real mistakes. **Military retired pay** is what Chapters 8 through 10 describe. It is earned by completing a military career or qualifying retirement. It is paid by DFAS. It is not based on financial need. **VA Pension** is a separate program run by the VA. The VA describes it as monthly payments to wartime veterans who meet certain age or disability requirements and who have income and net worth within certain limits set by Congress. In the VA's words, both of these must be true: you did not receive a dishonorable discharge, and your yearly family income and net worth meet the limits. And at least one service condition and one age or disability condition must also be met, including wartime service, and being at least 65 years old, having a permanent and total disability, being a patient in a nursing home for long-term care because of a disability, or receiving Social Security Disability Insurance or Supplemental Security Income. Three practical points follow. First, VA Pension is needs-based. Military retired pay counts as income in a household's figures, so a career retiree with retired pay will often be over the income limits. That is not a flaw in either program. They are built for different situations. Second, VA Pension does not require a service-connected disability, which is the opposite of VA disability compensation. Third, veterans who receive VA Pension and who are housebound or need the aid and attendance of another person may qualify for pension at an increased rate. The VA calls this increased form Special Monthly Pension, and Aid and Attendance is the name families most often hear. If you never retired from the military but served during wartime and now have limited income, VA Pension is the program to ask the VA about. If you did retire, do not assume the word pension on a VA page refers to your retired pay. It usually does not.

Chapter 12: DIC -- A Pointer for Survivors

Dependency and Indemnity Compensation, DIC, is a tax-free monetary benefit the VA pays to eligible survivors of service members who died in the line of duty, or of veterans whose death resulted from a service-related injury or disease. This chapter is a pointer, not a full explanation. The VA decides DIC claims, and its rules fill pages this guide will not try to compress. **Who may be eligible, in outline.** For a surviving spouse, the VA's conditions include that the spouse was married to a service member who died on active duty, active duty for training, or inactive duty training; or married the veteran within 15 years of discharge from the period of service in which the disease or injury that caused the death began or was aggravated; or was married to the veteran for at least one year; or had a child with the veteran. The spouse must also have lived with the veteran

continuously until death, or, if separated, not have been at fault for the separation, and must not be currently remarried, with an exception the VA states for a spouse who remarries on or after December 16, 2003 and on or after reaching age 57. A surviving child may be eligible if the child is not included in a surviving spouse's DIC, is unmarried, and is under age 18, or between 18 and 23 and attending school. **One rule families miss.** DIC may also apply when a veteran died from a non-service-related cause but was receiving, or was entitled to receive, VA compensation for a service-connected disability rated totally disabling for at least 10 years immediately before death, or since release from active duty and for at least five years immediately before death, or for at least one year before death if the veteran was a former prisoner of war who died after September 30, 1999. If your family is anywhere near these facts, file and let the VA decide. Do not decide against yourself at the kitchen table. **How to apply.** A surviving spouse or child applies on VA Form 21P-534EZ. You can work with an accredited representative or agent, or go to a VA regional office and have a VA employee assist you. Final expense insurance does not replace DIC. If DIC may apply to your family, it is the first claim to pursue, because it is a federal benefit you may already be owed.

Chapter 13: Where Insurance Fits Next to Retired Pay

This guide's insurance content in Part 2 is narrow, on purpose. Retired pay, SBP, and Social Security are the income base for most retired military households. Insurance products, if used at all, sit next to that base. They do not replace it. **Life insurance** pays a cash benefit to your beneficiary at your death. Part 1 covers how a final expense policy works and its limits, including graded and guaranteed issue waiting periods. A life policy can cover the funeral home costs in Chapter 3, or other bills. It cannot continue your retired pay. Only SBP continues a share of retired pay, as a monthly annuity, under DFAS rules. **An annuity** is a contract with an insurance company. You give the company money. It promises to pay income later, for a set number of years or for life. Some retired households consider one to add a monthly income stream beside retired pay and Social Security. If you consider one, hold it to these paired limits, stated here with the benefit:

- Any promise an annuity makes depends on the claims-paying ability of the issuing insurance company
- Most annuities have surrender charges if you take your money out in the first several years, and a surrender period you should know before you sign
- Optional riders cost extra and can limit how and when you can take your money
- Withdrawals are generally taxable, and tax rules are a question for a qualified tax professional
- An annuity is not a bank deposit and is not FDIC-insured
- An annuity is an insurance product. It is not an investment, and it is not a replacement for military retired pay or for SBP

An annuity does not replace retired pay. An annuity does not replace SBP. A life policy does not replace either one. If a salesperson presents any product as a substitute for a federal benefit, stop the conversation and check the claim with DFAS or the VA first.

Chapter 14: Questions to Ask Before You Decide

Questions for DFAS or your service's retirement services office:

1. Which retirement system am I under, and what is my retired pay figure?

2. What SBP election is on file for me right now, and what base amount does it show?
3. What is the deadline for any election or change I am considering, in writing?
4. If I am married, what does my spouse need to sign, and by when?
5. Does CRDP or CRSC apply to my account, and which one am I receiving?

Questions for the VA:

1. Is the veteran in our family eligible for burial in a national cemetery? Can we get a pre-need determination?
2. Does the burial allowance apply to our situation, and what is the current amount for the date of death?
3. Does DIC or VA Pension apply to anyone in our family?
4. What documents do you need from us, and where do we send them?

Questions for any insurance agent, including me:

1. Are you licensed in Florida? What is your license number?
2. Is this plan simplified issue, graded, or guaranteed issue? Is there a waiting period?
3. Does this product replace any federal benefit? (The correct answer is no.)
4. For an annuity: what is the surrender period, what are the charges, what do the riders cost, and what happens to my money if I die?
5. What other options did you compare for me?

Chapter 15: What To Do Next

Step 1: Find the DD-214. Make copies. Tell your family where they are. If it is lost, start the National Archives request in Chapter 6 now, while there is no deadline pressing. Step 2: If you have not retired yet, learn your SBP election before your retirement date, and make it with your spouse, not for your spouse. If you have retired, ask DFAS what election is on file. Step 3: Ask the VA for a pre-need determination of burial eligibility, so your family has the answer in writing before they need it. Step 4: Write down the gap, if any. Use Chapter 3's list of what the VA does not pay for. If your family would need money for those costs, that amount, not a sales figure, is the size of the problem a final expense policy would need to solve. Step 5: Talk to the right office for each decision. DFAS and your service for retired pay and SBP. The VA for burial benefits, DIC, and VA Pension. A licensed Florida agent for insurance questions. No single office, and no single guide, covers all three.

About the Author

Serge Sendji Augustin is a licensed Florida 2-15 Life, Health & Variable Annuity insurance agent (FL License G231352, NPN 21565385). He helps Florida seniors with retirement income planning, final expense, and cremation insurance. He is an independent broker — not tied to one company. He is not a securities broker and does not provide investment advice.

Phone: (407) 434-9297

Web: floridafinalexpenseinsurance.com

This guide is educational only. It does not recommend any specific insurance or financial product. It is not legal, tax, investment, or financial advice. A life insurance policy pays a cash benefit to your beneficiary. It does not guarantee a funeral or cremation price, lock in funeral costs, or act as a pre-need funeral contract.