



Sometimes life leads us down the wrong path. Let us be your guide.

VETERAN FAMILY PREPAREDNESS CHECKLIST

IDENTIFICATION

- SIN
 - Service Number
 - VAC "K" Number
 - Birth Certificate
 - Marriage/Common-law proof
 - Photo ID copies
-

VETERANS AFFAIRS (VAC)

- VAC520 completed (Authorization form)
 - All Service – Summary of Assessment (updated)
 - VAC Monthly Benefit Statement (last requested: _____)
 - Outstanding claims tracked
-

VIP (Veterans Independence Program)

- Anniversary date recorded: _____
 - Reminder set (30 days prior)
 - Survivor eligibility confirmed
-

PENSION & INCOME

- CF Pension statement reviewed
- Survivor understands 50% pension rule
- CPP / CPPD details recorded
- Death benefit info explained



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INSURANCE

- SISIP policy located
 - Life insurance policies listed
 - Beneficiaries update
-

DEATH BENEFITS

- Supplementary Death Benefit (SDB) updated
 - Last Post Fund eligibility reviewed
-

FINANCES

- Bank accounts joint or accessible
 - Investments have secondary name
 - Property deed updated
 - TFSA/RRSP beneficiaries listed
-

LEGAL

- Will (updated)
 - Power of Attorney – Personal Care
 - Power of Attorney – Financial
 - Living will / advance directive
-

FUNERAL

- Burial / cremation decision
- Military honors requested
- Funeral home chosen
- Wishes documented



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HEALTH

- Doctor list
 - Medications list
 - VAC health coverage info
-

TAXES

- Last 3 tax returns
 - CRA access info
-

DIGITAL

- Email access
 - Banking logins
 - Phone PIN
 - Password list or manager
-

STORAGE

- Binder created
- Digital backup created
- Family knows location



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2. FILL-IN-THE-BLANKS BINDER TEMPLATE

Use this to build your **"Veteran Emergency & Estate Binder."**

SECTION 1: PERSONAL INFORMATION

- Full Name: _____
 - DOB: _____
 - SIN: _____
 - Service Number: _____
 - VAC K Number: _____
-

SECTION 2: KEY CONTACTS

- Spouse/Caregiver: _____
 - Phone: _____
 - VAC: 1-866-522-2122
 - Pension Centre: 1-800-267-0350
 - SISIP: 1-800-267-6681
 - CPP: 1-800-277-9914
-

SECTION 3: VAC DETAILS

- Disability %: _____
- Last assessment date: _____
- Monthly benefits: _____
- VAC case manager (if any): _____



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SECTION 4: PENSION

- Monthly pension: _____
 - Bridge benefit: YES / NO
 - Survivor estimate: _____
-

SECTION 5: INSURANCE

Policy 1:

- Company: _____
- Policy #: _____
- Beneficiary: _____

(Repeat as needed, add sheets if required)

SECTION 6: BANKING

Bank: _____

- Accounts: _____
 - Joint holder: _____
 - (Repeat as needed, add sheets if required)
-

SECTION 7: INVESTMENTS

- Advisor: _____
 - Company: _____
 - Contact: _____
-

SECTION 8: PROPERTY

- Address: _____
- Ownership details: _____



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SECTION 9: LEGAL

- Will location: _____
 - Lawyer: _____
 - POA location: _____
-

SECTION 10: FUNERAL WISHES

- Burial / Cremation: _____
- Location: _____
- Military honors: YES / NO
- Special requests: _____

SECTION 11: DIGITAL ACCESS

- Password storage location: _____
 - Phone PIN: _____
-

SECTION 12: FINAL NOTES



3. STEP-BY-STEP GUIDE FOR SPOUSES / CAREGIVERS

This is the **most important practical piece.**



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IF THE VETERAN BECOMES INCAPACITATED

Step 1: Get Legal Authority

- Use Power of Attorney documents (up load to VAC a.s.a.p.)
 - Contact VAC (ensure VAC520 is complete so care giver has access to speak with VAC)
-

Step 2: Call VAC

- Ask:
 - What benefits are active?
 - Are there pending claims?
 - What should I do next?

Step 3: Stabilize Finances

- Ensure access to:
 - Bank accounts
 - Pension income
 - Insurance
-

Step 4: Track Care Needs

- Keep record of:
 - Medical visits
 - Expenses
 - Care requirements



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IF THE VETERAN PASSES AWAY

IMMEDIATELY (Day 1–3)

1. Call funeral home
 2. Locate binder
 3. Contact family
-

WITHIN FIRST WEEK

4. Call VAC (ensure that spousal forms are done so certain benefits continue eg. VIP)
 5. Call Pension Centre
 6. Contact SISIP / insurance
 7. Notify bank
-

WITHIN FIRST MONTH

8. Apply for CPP death benefit
 9. Contact Last Post Fund
 10. Follow up on VAC claims
-

CRITICAL TASKS

- ✓ Confirm survivor benefits
- ✓ Ensure VIP continues (have anniversary date)
- ✓ Track all payments



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COMMON MISTAKES TO AVOID

- Not calling VAC soon enough
 - Missing VIP renewal window
 - Not following up on claims
 - Not knowing where documents are
-

FINAL ADVICE (REAL-WORLD)

The biggest problems families face are:

- "I don't know who to call"
- "I don't know what exists"
- "I can't access anything"
- "I ran out of time"

This system eliminates all four.

Time does not wait for the unprepared.