

Action to Be Taken By Retired Personnel When Still In Good Health And Sound Mind

Let us at least try and make few changes so that our loved ones would not suffer after we go. We do not know what will happen in the future. But, as the Scout motto goes: "Be prepared

Endorsement of Family Pension and Age of Spouse in Pension Payment Order (PPO).

1. Please check if your PPO contains an endorsement giving the name and age of the spouse and details of ordinary family pension. If it does not, at the earliest make out an application in triplicate and send it to the agency that had issued the PPO - PCDA (Pensions) Allahabad/PCDA (N) through PDPA/ CABS. Make sure to attach all supporting documents and duly attested joint photograph as indicated in the specimen. Keep a copy the application in the master folder that you will be making for the spouse for follow up action if necessary in case the endorsement is not received during your life time.

2. The PPO may contain endorsement of the name of the spouse as family pensioner but the age of spouse may not be recorded either in the PPO or in any other document in your pension folder maintained by your Pension Disbursing Agency (PDA) (your bank or the agency from whom you receive your pension). In such a case, you may apply for necessary action to the DESA with copies of proof of age of your spouse. Furnish any supporting document such as a copy of the statement of family particulars submitted by you at the time of your retirement or certified and notarized copy of your spouse's birth Certificate, driving license, SSLC/Matriculation certificate, passport, voter identity card or any other normally accepted proof.

3. When the endorsement and the acceptance of age of spouse are received, attach them to the original PPO and also make a few copies for safe custody. If the endorsement and the record of age of spouse do not exist and if you do not take action as indicated above, after your time your spouse has to go through a cumbersome and time consuming procedure to get the family pension properly authorized along with record of age- so do not delay.

NOTE: The original PPO should contain an endorsement about the family pension indicating an enhanced rate of family pension and an ordinary rate. If there is no such endorsement, please take it up with the authorities concerned as indicated in paras 1 and 2 above. In the event of the pensioner's demise before the age of 67, the spouse/family pensioner is entitled to the enhanced rate for seven years or till the date on which the pensioner would have attained the age of 67 whichever is earlier. Thereafter the ordinary rate would apply. In both cases, the rates as periodically revised, along with the revision in pensions by successive Pay Commissions, would apply.

Bank Account for Pension

4. If you are drawing your pension through a single bank account in your name and if, at the time of your retirement or within one year thereafter, you have not made a nomination in favour of your spouse, please do so immediately. This will enable your spouse to receive, after your time, any balance left in that account as well as any arrears of pension due to you during your life time. Consult your bank on the procedure for nomination.

5. It is now permissible to convert your single bank account for pension into a joint account with your spouse/person mentioned in your PPO as the one entitled to receive family pension. If you have not already done so, please submit an application to your bank to this effect.

After your time the joint account will become a single account in your spouse's name into which the family pension and any life time arrears (LTA) can be credited. It is desirable to make a nomination as indicated in Para 4 above even if the pension account has been converted into a joint account so as to ensure trouble-free payment of your (LTA) to the spouse/nominee after your time.

6. If you do not wish to take action as per 4 above, open a joint account in the name of yourself and your spouse, preferably in the same bank, if you have not already done so. This will automatically become a single account after your life time and the family pension can be credited to this account. Alternatively, open a single account in the same bank in the name of your spouse so that, when the time comes, on advice to the bank, the family pension can be credited to this account. Also ensure that your spouse makes a nomination in favour of a child/ family member or any other person of her/his choice for this single account so that when the need arises, the nominee can get the amount left in that account without any further formality.

7. Make sure that the nominations/ conversions into joint account as applicable as per paras 3, 4 and/or 5 above are duly reflected in the bank records and also keep the relevant copies of such endorsements in the master folder for your spouse.

ECHS Membership

8. Ex-Servicemen Contributory Health Scheme (ECHS) came into effect on 01 Apr 03 as a public funded Government Health Scheme for provision of medical care to Ex-Servicemen (ESM) in receipt of pension or disability pension and their dependants including spouses (wife/ husband), legitimate children and wholly dependant parents. If you have not already done so, you may consider enrolling yourself as a member. Please contact the nearest ECHS Policlinic/Naval Station for detailed information and assistance in enrolling.

Check all your nominations

9. It's a usual practice to put a name (i.e., in the first place if you have mentioned it) and royally forget about it. Most of us have named one of our parents as a nominee for investments, bank accounts opened before marriage. We have not changed the same even years after they are no longer there with us. Even your salary account usually has no nomination.

Therefore, kindly check your Nominations for :-

- Bank Accounts
- Fixed Deposits, NSC
- Bank Lockers
- Demat Accounts
- Insurance (Life, Bike or Car or Property)
- Investments
- PF & Pension Forms

Passwords

10. We have passwords for practically everything. Email accounts, Bank accounts; even for the laptop you use. What happens when your next of kin cannot access any of these simply because they do not know your password? Put it down on a paper.

Investments

11. Every year, for tax purposes, we do investments. Do we maintain a excel sheet about it. If so, is it on the same laptop of which the password is not shared? Where are those physical investments hard copies? Put all documents in a file systematically.

Liabilities

12. When you take a loan say for your house or car, check out on all the what ifs.... .what if I am not there tomorrow? what if I lose my job? Will the EMI still be within my range? If not, get an insurance on the loan. The people left behind will not have to worry on something as basic as their own house.

MASTER FOLDER FOR SPOUSE/ FAMILY MEMBERS

13. Open a sufficiently big and thick folder and title it as 'ACTION TO BE TAKEN IMMEDIATELY ON THE DEATH OF (YOUR NAME)'. This folder will contain all relevant documents, letters and instructions to facilitate appropriate and timely action by the spouse/family members when the time comes.

Will

14. It is always advisable to execute a will. No particular form is prescribed by law. It can be handwritten or typed on thick paper with each page signed by the testator and the attesting witnesses. Registration of the will is optional. The only legal requirements are: - the testator should be of sound and disposing mind at the time of executing the will, the testator has signed in the presence of two attesting witnesses each of whom will also sign in the presence of the testator and an endorsement to this effect is necessarily made before the signature of the testator after which the attesting witnesses should affix their signatures along with their addresses. However legal advice may be taken to prepare the will to suit individual circumstances. It is also necessary to ensure that the nomination as mentioned in Para 4 and 5 above and the provisions of the will are consistent with each other.

You and your spouse may also consider her/his executing a separate will to cover all contingencies such as her/his predeceasing you.

15. Place the following in separate envelopes with the details of the contents written on the envelopes and place the envelopes in the master folder.

- (a) Original and one copy of the Pension Pay Order (PPO) (the latest) issued by PCDA (Pensions) Allahabad / PCDA (N) as applicable to you.
- (b) Original and one copy of the bank nomination Performa (refer para 3) received from the bank/Pension Disbursing Office if applicable.
- (c) Original and a few signed copies of the will (refer para 11)

16. Make out the letter of intimation in required number of copies, including some spare copies, to be completed by filling in the blanks, signed and sent by the spouse when the time comes. Also prepare an envelope of appropriate size for each of these letters and type out or write the corresponding address on the envelope. Serially number the envelopes in the same order as in the distribution list of the letter. Place all these envelopes in the master folder.

17. The letter of intimation mentioned in para 13 above mainly relates to service requirements, formalities, pension and benefits. Several other agencies, (eg associations, clubs, time share companies, credit card agencies etc), besides service ones, with whom you have dealings, will have to be informed and have to take appropriate action when the time comes. You may prepare letters and addressed envelopes as suggested in para 13 above to cover such cases also.

INSTRUCTIONS TO (SPOUSE/ RELATIVES) ON ACTION TO BE TAKEN IMMEDIATELY ON THE DEATH

On the occurrence of Death

18. A doctor has to confirm and certify the death. If it takes place or is confirmed in a hospital, clinic or nursing home, get the certificate from the doctor attending or in charge. If at home, get a doctor to visit, confirm death and certify. The certificate is required to be taken and presented at the funeral place as without it the body will not be allowed to be cremated/ buried. If possible, get this certificate in duplicate so that one copy is available for reference if required later.

19. Inform close relatives and friends on telephone.

20. Decide on the timing and venue of funeral.

Funeral

21. Present the original of the certificate mentioned in para 1 above at the funeral place. After cremation/burial has been performed, obtain a receipt to that effect from the person in charge at the funeral place. This is required to be produced when applying for the death certificate from the municipal authorities.

22. Make a few (3 or 4) copies of the receipt mentioned in para 4 above for reference if required later.

Death Certificate

23. As soon as possible after the initial formalities are over make out an application in the prescribed form if any (to be obtained from the concerned office). Enclose the application, along with the original of the receipt from the funeral place, in an envelope addressed to the Registrar of Births and Deaths, hand it over to the concerned office and obtain a receipt. In case it is not possible to hand over the envelope to the office, send it by registered post, acknowledgement due. Ask for at least ten original signed copies of the death certificate. Please note that some recognized hospitals certifying the death as per para 1 above are also authorized to receive the application and issue the death certificate. 24. Normally death certificate is issued in 3 to 4 days. As soon as you get it make several copies of the death certificate, about a dozen or so, as they will be required to be submitted for several purposes.

Action Relating to Service - for Record, Family Pension and other Benefits

25. As soon as possible after collecting the necessary documents such as the death certificate, take out the master folder marked 'Action to be Taken Immediately on the Death of _____'. Take out from the folder the envelopes serially numbered 1 to--- with addresses already typed / written on them. Date the letter of intimation in each envelope, fill in the blanks as indicated below and sign the letter.

- (a) Date and cause of death in para 1
- (b) Death certificate number, date and issuing authority in para2.
- (c) Para 4. Retiring pension- at the time of making these instructions, the retiring pension is Rs (basic) pm. If there is no further change till date, enter this amount; if there has been a subsequent revision, enter the latest figure. The PPO Corr mentioned is the latest available. If a Corr has been subsequently issued, add the reference No of the same at the end of this para and also enclose a copy of this Corr in the envelope for Dept of Sainik Welfare.

26. Prepare each envelope for dispatch by enclosing the documents as mentioned against the addressee in the distribution list of the letter. If feasible, hand over the envelopes to the bank and the Dept of Sainik Welfare and obtain an endorsement of receipt in the master copy. Alternatively send them as well as the letters to AFGIS and CDA by registered post acknowledgement due. The rest of the letters may be sent by ordinary post under certificate of posting.

27. It may take about 30 to 45 days for the addressees to take necessary action. If after 45 days the required action is not taken by any of the addressees, you may send a reminder with a copy to the Association Branch with a request for assistance to expedite action.

28. Keep a copy of any letter sent to these or any other addressees for future reference.

29. The action indicated in the specimen mainly relates to service related requirements. You may like to make the instruction sheet more comprehensive by adding details of your investments and their disposal, your specific wishes on religious rites, disposal/donation of eyes etc, changes in the action list in the event of the spouse predeceasing you and any other instruction that you consider appropriate. Place this instruction sheet on top of all other contents of the master folder and keep the folder, suitably covered, in a safe place. In case you wish to donate your eyes or other body parts, this should be mentioned in bold letters right on top in the instruction sheet.

30. Explain to your spouse and other family members the purpose of the whole exercise, the details contained in the instruction sheet and the place where the master folder is kept. Make sure that they understand all the requirements and will be able to take action as necessary when the time comes. They should also know whom to approach if they are in trouble and need assistance.

Have you already done this or else do it now?

1. Check if your pension account is joint?
2. Ensure spouses and your date of birth is entered correctly in the account details.
3. Complete FORM B afresh and submit to the bank.
4. Keep details of your PPO number carefully and let your spouse know about it. Write it on the passbook.
5. Become a member of ECHS it is to your advantage in a serious illness.
6. Check if you are getting correct Pension/Family pension.

7. The bank is bound to give you a pension slip every month please demand it and ensure bank gives you.
8. JCO and below please check if you are getting increased pension from 01/07/2009. This increase is not for Widows.
9. If you are getting disability pension then ensure you have given the form to the bank for increase in pension. Old disability upto 49% is now 50% old 50 to 75 % is now 75% and beyond that it is 100% .The pension is also applicable to those who served with the disability and not invalidated.
10. Keep all your accounts and financial documents in joint name
11. Do not handover the original PPO and other documents to anyone .Please give only xerox copies.
12. Make your will and keep it safe with someone you trust. Keep your spouse informed. Amend it as and when required. A will does not need to be registered and should be signed by any two individuals who have no interest in the will.
13. Demand Annexure IV from your bank. They are duty bound to give it to you.
14. Every year in Nov ensure Life Certificate is given to the bank. This need not be signed by the branch manager of the Bank paying pension but any of the following :
 1. A serving or pensioned person exercising the powers of a Magistrate under the criminal procedure code (Act-V of 1898).
 2. A registrar or sub-registrar appointed under the Indian Registration Act 1908 (XVI of 1908).
 3. A Gazetted Officer.
 4. A Munsif.
 5. A police officer not below the rank of Sub-Inspector incharge of Police station.
 6. Post Master, a Departmental Sub-Post Master or an Inspector of Post Office.
 7. Officers of the Reserve Bank of India and other PSBs in respect of pensioners drawing pension from Banks.
 8. The head of the village Panchayat, Gram Panchayat or Head of an executive committee of a village.
 9. Retired Commissioned Officers of the Armed Forces in respect of pension bill form IAFA-319 of Commissioned Officers, departmental Officers and Warrant Officers.

EXECUTION OF WILL

General

1. All Wills should be clear-cut unambiguous and precise. Please refer to AO 4/91.
2. An Executor can be a beneficiary under the Will.
3. Witnesses cannot be beneficiaries under the Will.
4. All Wills are revocable. However, in case of revoking any Will especially so a registered Will – it should be clearly stated in the latest Will that, "All previous Wills, whether registered or un-registered, whatsoever and wherever, stand revoked and cancelled". This will avoid any controversies.

5. It should be noted that a registered Will takes precedence over an un-registered Will. Hence

in case of any revocation or alteration of an earlier Will, the latest Will must be registered.

6. Probate is mandatory for immovable properties situated in West Bengal, Pondicherry, Chennai and Mumbai. The Executor of the Will has to apply for the probate in the courts concerned in these States.

7. Probate is not necessary in other States of India, especially so if the Will is a valid registered document.

Choice of an Executor

8. Execution of any Will rests with the Executor of the Will. Hence it is imperative that the executor be an honest, trustworthy and reliable person.

9. It is advisable to have a younger person in good health as an Executor, to try and ensure that he/she does not pre-decease the Testator of the Will. To avoid such an eventuality, an Alternative Executor may also be appointed in any Will.

10. It is advisable to appoint a reliable lawyer as an Executor, in case the property has to be divided amongst different heirs, or if a Will gives only life interest to any one person and thereafter

the ownership rights vest with someone else.

11. The Executor must know the contents of the Will and be will and be willing to execute the

Will according to the wishes of the Testator.12. The Executor must be a resident of the same town as the Testator, to enable him to execute

the concerned Will, legally and expeditiously.

Choice of Witnesses

13. Witnesses need not know the contents of the Will, but they must be present at the time with

the Testator and all of them must sign the Will in the presence of each other.

14. Beneficiaries cannot be Witnesses to any Will.

15. Witnesses should preferably be younger to the Testator, of sound integrity and good

financial position, to ensure that they cannot be "bought over" by any disgruntled beneficiary or

relations.

16. Witness should also be permanent residents of the same town as the Testator, so that they

can easily give evidence in Court, if so required.

Contents of a Will

17. It is advisable Not to disclose the contents of a Will to the beneficiaries. Such disclosure

generally leads to un-necessary arguments, and harassment of the Testator.

A WORD OF CAUTION

18. It has been observed that the tendency to treat the elderly dependents with a degree of callousness, is becoming rampant in our society today. It is therefore advisable that the Testator of

WILL makes full provisions for financial independence for self and spouse while executing a Will.

ACTION TO BE TAKEN ON DEMISE OF LIFE PARTNER

1. In case of death due to an accident lodge an FIR at the nearest Police Station, and get their written clearance before last rites are performed.

2. Arrange last rites even in cases of natural demise only after getting Medical Certificate of Death from a doctor. Intimate location, date and time for 'Chautha'/Prayer meeting to all concerned preferably through an insertion in the News Paper(s).

3. Publish Obituary in Local Paper(s).

4. Obtain Death Certificate-20 or more copies from the Municipal Authority for Registration of Births and Deaths. These are required to be submitted with all claims.

5. Forward the information with certified photocopy of the Death Certificate and relevant details of the deceased to the following: -

(a) PCDA (Pension), AG's Branch MP 5 (b), PS-4 and Army Officer's

Benevolent Fund.

- (b) AGI For life Insurance cover as applicable.
- (c) Bankers For family pension, FDs, Loans (if any) and Locker.
- (d) Station HQ Surrender Identity card of the deceased and issue of Canteen Card.
- (e) Clubs For transfer of membership or refund of security deposit as

applicable.

- (f) Municipal Authority/AWHO/DDA (as applicable) For transfer of House/Apartment to single name of the surviving spouse as per the WILL of the deceased.
- (g) MTNL For transfer of tele connection and future billing.
- (h) DVB For future billing for power consumption.
- (j) ITO For closing the IT file of the deceased and linking up with the Files of beneficiaries. Also applicable for wealth Tax assessment.(k) Licensing Authority For Motor Vehicles, and Personal Arms and farm Machinery
 - Tractors etc.
- (l) LIC/GIC For insurance policies covering Life, Medical, Property etc.
- (m) Rajya Sainik Board For issue of Ex-servicemen Widow's Identity

Card.

6. Obtain Probate of WILL if required by applying to the Distt Judge under Indian Succession Act 1925.