

**PRESIDIO OF MONTEREY LEGAL ASSISTANCE
BASIC ESTATE PLANNING QUESTIONNAIRE**
For clients with less than \$5,000,000 in property, including life insurance.

This questionnaire is available on line at <http://www.monterey.army.mil/Legal/wills.html>.

NOTES: Please read the attached information pages prior to filling out this documentation. Additionally, both spouses must be present for the interview or we will create a will only for the person we interview. You must fill out this form completely before you arrive for your appointment with attorney. It is critical that you make your appointment no later than one month prior to your transfer, or we may be unable to prepare the will. Please type or print neatly.

PERSONAL INFORMATION

DATE: _____

Marital Status SVCMBRS: <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED (Check all that apply) SPOUSE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> SEPARATED OR ABOUT TO DIVORCE			
Svcnbr's Name	(First, Middle, Last)	Soc. Sec. No.	Date of Birth
Spouse's Name	(First, Middle, Last)	Soc. Sec. No.	Date of Birth
Home Address (Number, Street)	City	State	Zip Code
Mailing Address if different from above (Number, Street)	City	State	Zip Code
Home Phone	Svcnbr's Phone	Spouses Phone	
Svcnbr's Command/Employer/Retired	Svcnbr's Occupation	Svcnbr's Rate/Rank	Branch of Service Time in svc
Spouses Command/Employer/Retired	Spouses Occupation	Spouses Rate/Rank	Branch of Service Time in Svc
CIRCLE OR FILL IN YOUR ANSWERS		YOU	YOUR SPOUSE
Do you have a will or trust now?		YES NO	YES NO
In which state do you vote?			
In which state do you plan to retire/live permanently?			

YOUR PLAN OF DISTRIBUTION

In the following section you will tell us how you want your property distributed at your death. If you need more room, please use an additional piece of paper. **REMEMBER:** If you and your spouse do not want the same distribution plan, you will need to specify those individuals within the form.

BENEFICIARIES

Special gifts to individuals

Legal name of person & relationship	Dollar amount or accurate description of gift	Alternate beneficiary (if any)

Special gifts to organizations (a charity, foundation, religious, educational or fraternal organization)

Name of organization and address	Dollar amount or accurate description of gift	Alternate beneficiary (if any)

Distributing the rest: Primary Beneficiaries

After the special gifts above (if any) have been distributed, who should receive the rest of the estate?

Check here if you want your spouse to get all, and if your spouse dies, then equally to your children. You may select this option even if you and your spouse don't currently have children but expect to have children.

If you did not check the box above, please complete the grid below.

Legal name of person(first, middle, last)	Relationship	Percentage (must add to 100%)

Alternate Beneficiaries

Who receives your estate if you (and your spouse and children if any) outlive the beneficiaries you've named above?

Legal name of person(first, middle, last)	Relationship	Percentage (must add to 100%)

If one of our children dies, do you want that child's share to go to that child's children, your grandchildren (per stirpes) , or do want that child's share to be divided among your remaining living children, with nothing going to a grandchild whose parent died (per capita) .

List any relatives that you specifically want to disinherit so that they receive nothing from your estate? List names & relationships:

Legal name of person(first, middle, last)	Relationship

SERVICE MEMBER'S GROUP LIFE INSURANCE (SGLI)

If you are on active duty, this is often a large part of your estate and is an important part of the planning. List the beneficiaries exactly as they appear in your service record:

Name of beneficiary	Relationship to you	Share to each: use %, \$ amounts or fractions	Payment Option (Lump sum or 36 payments)
Principal			
1.			
2.			
Contingent			
1.			
2.			
3.			
4.			

CHOOSING THE PEOPLE THAT WILL TAKE CARE OF YOUR AFFAIRS AFTER YOUR DEATH

Personal Representative/Executor: This person (often a spouse or relative) manages the probate and settlement of your estate. In Florida, this person must be a Florida resident or be your spouse, related to you by blood, the spouse of one related to you, or your spouse's parents or children. If selecting your spouse, please indicate so.

In Svcnbr's Will	In Spouses Will
Full legal name:	Full legal name:
Relationship:	Relationship:
Address:	Address:

Successor personal representative/Executor: Back-up manager that takes over if your first personl representative dies or resigns. Has same restrictions as above.

In Svcnbr's Will - Alternate	In Spouses Will - Alternate
Full legal name:	Full legal name:
Relationship:	Relationship:
Address:	Address:

Must the personal representative or executor be bonded or insured to protect your beneficiaries (the insurance or bond will be paid with funds from your estate)? Yes No

YOUR CHILDREN

Full Legal Name (First, middle, last)	Age	T=From this Marriage If P, Whose? H or W	Child Married? Y or N	Number of Grandchildren

If you have step-children or adopted children, do you want your will to state that they are to be treated under your will like natural born children? Yes No

If you have children from a previous marriage, do you want to guarantee they receive an inheritance from you? _____.

FOR CLIENTS WITH MINOR CHILDREN

GUARDIAN OF THE PERSON: This person raises your children if both parents die. (Ask the attorney about exceptions.) The guardian with whom the child lives is generally the person who manages the child's money but does not have to be. The money manager is normally the Trustee—see Leaving Property for Minor Children.

Primary Guardian of the person

In Svcnbr's Will	In Spouse's Will
Full legal name:	Full legal name:
Relationship:	Relationship:

Successor Guardians

In Svcnbr's Will - Alternate	In Spouse's Will - Alternate
Full legal name:	Full legal name:
Relationship:	Relationship:

LEAVING PROPERTY FOR MINOR CHILDREN

If you leave money to minor children without further instructions, the money will be placed in a guardianship of the property. This method does not provide as much flexibility for managing the funds as other options allow, and all of the money will be given to your children when they reach age 18, which may be too early.

The alternative is a trust. This allows the money to be managed by someone you trust until the children reach any age you choose. The person managing the money (called a trustee) has more flexibility in deciding how to invest the money, and the trustee may use the money throughout your children's lives for their health, education, and other needs – even before they reach the age at which the money is given to them in a lump sum.

Do you want to establish a trust for your children in your will? YES NO (if yes, continue below. If no, next page.)

If the money has not been used up for my children's health, education, etc., give the remainder as follows (choose one):

- Give it to my children in one lump sum at age _____.
- Give it in installments as follows (choose one):
- 1/2 at 21 and 1/2 at 25; or 1/3 at 21; 1/3 at 25; 1/3 at 30, or 1/3 at 25; 1/3 at 30; 1/3 at 35
- Customized installments as I describe here (max 3 equal payments): _____

TRUSTEE: The trustee should not be one of the older children, or anyone else who may share in the property as they will have a conflict each time they make a decision.

Primary Trustee

In Svcnbr's Will	In Spouse's Will
Full legal name:	Full legal name:
Relationship:	Relationship:

Successor Trustee

In Svcnbr's Will - Alternate	In Spouse's Will - Alternate
Full legal name:	Full legal name:
Relationship:	Relationship:

Must the trustee be bonded or insured to protect your beneficiaries (the insurance or bond will be paid with funds from your estate)?

Yes No

ADVANCE MEDICAL DIRECTIVES (LIVING WILLS) AND POWERS OF ATTORNEY

A Living will makes your wishes known to family and doctors regarding life support and other medical decisions in the event you become terminally ill or injured with no hope for recovery. Do you want a living will?	Svcnbr <input type="checkbox"/> Yes <input type="checkbox"/> No	Spouse <input type="checkbox"/> Yes <input type="checkbox"/> No
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Upon your death, do you wish to donate your organs?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
For transplants	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
For science or medical research	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If practical, do you want your family to remove you from a hospital or nursing home so you can die at home?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Who do you wish to appoint to carry out the instructions you set forth in your living will?

For Svcnbr	For Spouse
1st Choice:	1st Choice:
Full Legal Name (First, Middle, Last)	Full Legal Name (First, Middle, Last)
Address	Address
Phone Number	Phone Number
2nd Choice:	2nd Choice:
Full Legal Name (First, Middle, Last)	Full Legal Name (First, Middle, Last)
Address	Address
Phone Number	Phone Number

DURABLE POWER OF ATTORNEY

A *Durable Power of Attorney* gives broader protection. This form grants the agent powers to make legal and business transactions on the grantor's behalf if the grantor becomes disabled or incapacitated. Do you want to appoint someone (spouse, child, friend) to make health care decisions for you when you are incapacitated, but not necessarily terminal? If so provide the following or check this box if you want the same people you listed above.

For Svcnbr	For Spouse
1st Choice:	1st Choice:
Full Legal Name (First, Middle, Last)	Full Legal Name (First, Middle, Last)
Address	Address
Phone Number	Phone Number
2nd Choice:	2nd Choice:
Full Legal Name (First, Middle, Last)	Full Legal Name (First, Middle, Last)
Address	Address
Phone Number	Phone Number

Note: After you meet with an attorney to discuss your estate plan, the attorney will draft the documents. Once your attorney has finished drafting your will, our office will call you to come in to review it in the office. **The drafts will not leave the office.** After you review the will, you will execute your will and other documents.

Will Info: Read Before Your Appointment

YOUR LAST WILL AND TESTAMENT

1. WHAT IS A LAST WILL AND TESTAMENT? Last Will and Testament is the legal document which controls the disposition of your property at death and may provide for guardianship for your children after your death. A will is not effective until death. As long as you are living, your will has no effect and no property or rights to property are transferred by it.

2. CAN MY LAST WILL AND TESTAMENT BE CHANGED? Yes. Changes to a will are made by drafting a new will and destroying the old one, or by adding a "Codicil." A Codicil is a legal document which must be signed and executed in the same manner as your will. Legal Assistance software makes it simpler to just do a new will. **NEVER MAKE ANY CHANGES TO YOUR WILL** without consulting an attorney. Changes on the face of your original will may make it invalid.

3. WHAT IS MY LEGAL RESIDENCE? Your legal residence is the state in which you have your true, fixed and permanent home and to which, if you are temporarily absent, you intend to return. Voting, paying taxes, owning property, motor vehicle registration and so on, are some indicators of one's legal residence of some state. You cannot be a citizen at large. If you are a naturalized U. S. Citizen, you are generally considered to be a resident of the state in which you were naturalized.

4. MY LEGAL RESIDENCE IMPORTANT WITH REGARD TO MY WILL? Yes. Your legal residence may affect where your will is probated and the amount of state inheritance or estate tax that may be paid at death.

5. WHAT IS MY ESTATE? Your estate consists of all of your property and personal belongings which you own or are entitled to possess at the time of your death. This includes real and personal property, cash, savings and checking accounts, stocks, bonds, real estate, automobiles, etc. Although the proceeds of insurance policies may be considered part of your estate in some states, a will does not change the designated beneficiaries of an insurance policy. The proceeds of an insurance policy, although part of your estate for tax purposes, will normally pass to the primary or secondary beneficiary designated on the face of the policy.

6. TO WHOM SHOULD I LEAVE MY ESTATE? A person who receives property through a will is known as a beneficiary. You may leave all of your property to one beneficiary, or you may wish to divide your estate among several persons. You may state in your will that several different items of property or sums of money shall go to different persons. In any event, you should decide on at least two levels of beneficiaries: **PRIMARY BENEFICIARIES** – those who will inherit your property upon your death; and **SECONDARY BENEFICIARIES** – those who will inherit your property in the event the primary beneficiaries die before you. You may even want to select a third-level beneficiary in the event that both the primary and secondary beneficiaries die before you. Most married persons leave all of their property to their spouse and, if their spouse does not outlive them, then to their children.

7. MAY A PERSON DISPOSE OF HIS PROPERTY IN ANY WAY? Almost, but not quite. For example, a married person cannot completely exclude a spouse. Generally, you are free to give your property to whomever you desire. However, most states have laws which entitle spouses to at least part of the other spouse's estate. This statutory share ranges generally from 1/3 to 1/2 of the other spouse's estate. Insurance proceeds and jointly owned property may be controlled by other provisions of the law. If you have questions concerning the statutory share law in your home state, you should ask a legal assistance attorney.

8. SHOULD I NAME A GUARDIAN FOR MY CHILDREN IN MY WILL? Yes. A guardian should be named in a will to ensure that the children and their estates are cared for in the event that both parents should die. Your guardian should be chosen with extreme care as this person will be charged with the duty of raising your children and managing their legal affairs. Do not automatically assume that your parents or any other relative will be suitable guardians. Such factors as the age of the guardian, age of the children, religion, social status, economics, and relation of the proposed guardian to the children, if any, should be considered in making your decision. Additionally, a substitute guardian should be chosen with the same care as the primary guardian just in case the primary guardian cannot serve in that capacity.

9. I WANT MY PARENTS TO BE THE SECONDARY GUARDIANS OF OUR CHILDREN AND MY SPOUSE DISAGREES. DO WE HAVE TO AGREE ON THE APPOINTMENT OF A SUBSTITUTE GUARDIAN? It depends. The guardianship provision is normally effective when both parents die at or about the same time. As an example, if the husband's will nominates his parents and the wife's nominates her parents and both husband and wife die at or about the same time, then the court will have to decide who is the proper party to be the children's guardian. That will cause undue hardship on all parties concerned as well as considerable unnecessary expense, a large part of which your estate will have to pay. On the other hand, if the parties die several years apart from one another, the guardianship clause in the second will to be probated is the only one that would be effective, so there would really be no conflict between the two wills if different secondary guardians were chosen by the husband and wife.

10. WHAT IS AN EXECUTOR? An executor (executrix, if female) or "personal representative" is the person who will manage and settle your estate according to the will. You should also consider naming a substitute executor in the event that the named executor is unable or unwilling to act as the executor of your estate.

11. WHAT IF I WANT TO SET UP A TRUST? The resources available in his office permit the drafting of simple children's trusts. Astute planning requires looking beyond your children's minority to give a sufficiently large estate to fund a college education, pay off a mortgage, help start a business, or provide some means of financial security to your children. The legal assistance attorney can prepare the trust you require and show how to fund it with life insurance proceeds or other assets. During your appointment you will be asked the age each child should receive his or her share of the remaining trust proceeds in a lump sum and whom you designate as primary and alternate trustee to manage the trust assets. The trustee need not be the same person as the guardian. The Legal Assistance Office does not prepare "Living Trusts", one purpose of which is to avoid federal estate taxes on large estates. If your assets including life insurance less debts exceeds \$1,000,000 you should consult an estate planning attorney.

12. WHAT IS PROBATE? A court procedure by which a will is proved valid or invalid. Probate proceedings also address the administration of your estate, taxes, and the guardianship of your children.

13. HOW LONG IS A WILL VALID? A properly drawn and executed will remains valid until it is changed or revoked. However, changes in circumstances after a will has been made, such as tax laws, marriage, birth of children or even a substantial change in the nature or amount of a person's estate, can affect whether your will is still adequate or whether your property will still pass in the manner you chose. All changes in circumstances require a careful analysis and reconsideration of the provisions of a will and may make it wise to change the will, with the help of your legal assistance attorney.

14. DOES A WILL INCREASE PROBATE EXPENSE? No. It usually costs less to administer an estate when a person leaves a will than when there is no will. A properly drafted will may reduce the expense of administration in a number of ways. Provisions can be placed in wills which take full advantage of the federal and state tax laws. Drawing a will can avoid the expense of posting bond or appointing a guardian for your children. A will can save money for you and your family if it is properly drafted.

15. HOW LARGE AN ESTATE IS NECESSARY TO JUSTIFY A WILL? Everyone who owns any real or personal property should consider having a will regardless of the present amount of his estate. Your estate grows daily in value through the repayment of mortgages, appreciation of real estate, stocks and other securities, inheritances from relatives and other factors.

16. I AM SINGLE WITHOUT CHILDREN, DO I NEED A WILL? The question must be answered by you. The attorney can advise you. For some, the intestacy laws are adequate: Generally, your property passes to your surviving parents and, if none, to your siblings.

17. WHAT HAPPENS WHEN YOU DON'T MAKE A WILL? When a person dies without a will (or dies intestate, as the law calls it) the property of the deceased is distributed according to a formula fixed by law. In other words, if you don't make a will, you don't have any say as to how your property will be divided. The disadvantage in a number of states is that if a person dies intestate and leaving children, the surviving spouse would share the estate with the children. Usually a person would prefer that all of his estate, if it is not large, go to the surviving spouse. If there are any children under 18, the property cannot be delivered to them and a guardian must be appointed for them, even though a parent survives. A guardian will require considerable expense and could create legal problems that might have been avoided with a will. Most important for mothers and fathers, however, is not the disposition of their property after their death but rather the proper care and custody of their minor children. Grandparents, other family members and godparents do not automatically receive custody of children who do not have surviving parent. Your will should specify the individual, as well as an alternate, you would like to designate as the guardian of your children. This decision on your part will be of great assistance to the court in determining who will receive the custody of your children.

18. WHAT HAPPENS TO PROPERTY HELD IN THE NAMES OF BOTH HUSBAND AND WIFE? Joint bank accounts and real property held in the names of both husband and wife with right of survivorship usually pass to the survivor by law and not by the terms of the deceased's will. There are many cases, however, in which it is not to your advantage to hold property in this manner.

19. IS A LIFE INSURANCE PROGRAM A SUBSTITUTE FOR A WILL? No. Life insurance is only one kind of property which a person may own. If a life insurance policy is payable to an individual, the will of the insured has no effect on the proceeds. If the policy is payable to the estate of the insured, the payment of the proceeds may be directed by a will. The careful person will have a lawyer and life insurance counselor work together on a life insurance program, as one important aspect of estate planning.

20. WHAT DO I BRING TO MY WILL APPOINTMENT? The completed will questionnaire, the last page of which is a worksheet for an advance medical directive (living will) and health care power of attorney. The questionnaire is at the Presidio of Monterey Legal Assistance Website. Bring your old will, trust, prenuptial or postnuptial agreement, real estate deeds, and divorce decree that mentions pension, insurance, or other property rights.

21. WHO DO I BRING TO MY WILL APPOINTMENT? Your spouse. Both you and your spouse must be present for the interview; otherwise we will create a will only for the person we interview. Children are warmly welcome. The attorney has a small play area with toys.

22. WHAT IF I STILL HAVE QUESTIONS REGARDING MY WILL? Check the Legal Assistance Web Site at <http://pom-ima.monterey.army.mil/sites/installation/sja/la.asp> Ask at your appointment with the attorney who will prepare your will. Be sure that you convey accurately to him your wishes for the distribution of your property. Call 242-5084/3 for an appointment.

Will Info: Read after Your Appointment

INSTRUCTIONS FOR WILL SIGNING, CHANGING INSURANCE BENEFICIARIES OF A CHILDREN'S TRUST, AND ADVICE ABOUT YOUR WILL

1. Will signings at the Legal Assistance Office, DLI, POM typically are by appointment only. We normally can provide witnesses. Arrive five to ten minutes early (if you have already proofread your will) so the notary can copy the required information from your ID CARD into her California notary journal. The new ID CARD has no signature so bring a card that does, e.g. driver's license or passport. The notary will ultimately administer an oath to the will signers. Parking is scarce so please plan accordingly. There are 3 curbside parking spaces reserved for clients next to the building
2. If you are not going to arrive on time, please be considerate and reschedule ahead of time. Others signing their wills should not have to wait. Our phone number is 242-5083.
3. Normally, you will not have had the opportunity to proofread your will at the time the attorney prepared it. You MUST review the will prior to its the execution. Unread wills may be reviewed on a WALK-IN basis between 0800 and 1600 OTHER THAN ON YOUR DAY OF SIGNING. The bottom line is to allow the attorney sufficient time to make corrections or changes you want made prior to your signing. The procedure takes approximately 10 to 20-minutes. Please bring your own pen.
4. If you included a testamentary trust for your children in your will, remember to change the secondary (contingent) beneficiaries on your Servicemen's Group Life Insurance (SGLI), commercial life insurance policies, IRAs, and Thrift Savings Plan so they will pay out to "MY TRUSTEE TO FUND A TRUST ESTABLISHED FOR MY CHILDREN UNDER MY WILL".
5. The will provided you is the original. This office does not keep or maintain a copy although you may wish to make and keep copies for your personal files or give to whomever you wish. Only the original has legal effect and should be kept in a place where it is protected against, fire theft, damage or other loss. If you decide to use a safety deposit box at a bank, ask your bank whether a court order is required to open the box after your death. Some states have laws requiring the box be sealed upon the death of the owner. This may occur even if only one of the two joint owners dies. You may wish to mail your original will to your alternate executor or to a close family member for safekeeping. In any event, the executors and primary beneficiaries should be told where the original is kept and have access to it upon your death.
6. You should prepare an inventory of all your real and personal property. This inventory should be kept with your will, giving a description and location of all your property. This inventory will greatly assist your executor in settling your estate. This listing should include life insurance policies, bank accounts, stocks, bonds, real estate, business interests and personal property. This inventory should be kept up to date and checked at regular intervals. You may wish to leave a letter of instruction for your executor giving additional guidance as to how you want any items of personal property distributed. This letter of instruction is not a substitute or replacement for a will; its only legal effect is to provide assistance to your executor.
7. Now that your new will has been executed, you should destroy your old will and any copies immediately. Your new will remains effective until destroyed or otherwise nullified by your clear and express action.
8. Your will has been drafted on the basis of your present intentions. There are several reasons to review your will including: (a) the death of any person named in your will; (b) marriage or divorce; (c) a substantial change in your financial condition; (d) the mental or physical disability of someone in your will; (e) change in executor, trustee, or guardian; (f) any event that influences how you want your property distributed upon your death.
9. **DO NOT try to change your will by crossing out or adding words or additional marks.** Any such alterations may invalidate the entire document. On a separate piece of paper, note any changes you want and bring to your next appointment to have a new will prepared

Prepared by the Presidio of Monterey Legal Assistance Office

Servicemember's Group Life Insurance (SGLI) Family Coverage

1. Purpose. To provide information on the new SGLI family member coverage.

2. Facts.

a. The Veteran's Opportunity Act of 2001, enacted 5 June 2001, amended Title 38 United States Code, Sections 1965-1970, extending SGLI coverage to insurable dependents.

b. All insurable dependents of active duty and Ready Reserve members covered by SGLI are automatically covered beginning 1 November 2001.

(1) Insurable dependents include a spouse and all unmarried dependent children under the age of 18, and those over 18 but younger than 23 who attend an accredited school.

(2) The definition of "child" includes legitimate children, adopted children, illegitimate children of female members, illegitimate children of male members if acknowledged in writing by the military member or judicially recognized, and stepchildren living in the home of the military member.

c. Spousal Coverage:

(1) A spouse is automatically eligible for \$100,000 of coverage (or to the same level as the military member's SGLI coverage if less than \$100,000).

(2) A military member can elect in writing not to cover the spouse at all or to reduce the \$100,000 coverage in increments of \$10,000. The military member pays a premium (by automatic military pay deduction) for spousal coverage. The cost is based on the spouse's age and ranges from 9 to 55 cents per \$1,000 of coverage.

(3) A spousal policy terminates 120 days after:

(a) The military member elects, in writing, to terminate spousal coverage.

(b) The military member's SGLI coverage terminates.

(c) The military member dies.

(d) The military member and spouse divorce.

(4) The spouse can convert the spousal SGLI policy into a commercial policy within 120 days of termination. The Office of Servicemember's Group Life Insurance (OSGLI) will provide a list of participating commercial companies upon request. The spouse cannot convert the SGLI to Veteran's Group Life Insurance (VGLI).

(5) The military member is the beneficiary of the spousal SGLI policy. The spouse has no incidents of ownership over the policy. The spouse cannot change the beneficiary, name the beneficiary or contingent beneficiary, nor revoke the policy. If a spouse dies and before OSGLI pays the proceeds to the military member the military member also dies, then the spousal SGLI proceeds are paid in accordance with the military member's SGLI policy beneficiary designation.

d. Child Coverage.

(1) Every dependent child of the military member is automatically covered by a \$10,000 policy. There is no premium charged for a child's policy. The military member cannot decline nor reduce the child policy.

(2) Coverage for a child terminates 120 days after:

(a) The military member's SGLI coverage terminates.

- (b) The military member separates from service.
- (c) The military member dies.
- (d) The child no longer qualifies for dependent status.
- (3) A child policy cannot be converted to a commercial policy at anytime.
- (4) The military member is the beneficiary of the child's policy. If the child dies and before OSGLI can pay the proceeds to the military member the military member also dies, the child's policy proceeds are paid in accordance with the military member's SGLI policy beneficiary designation.
- (5) A child of a dual military couple is only covered by one policy. In the event of the child's death, the proceeds of the child's policy are paid to the military member eligible for SGLI coverage the longest. If a dual military couple divorces, the proceeds of a deceased child's policy are paid to the member with custody of the child.

3. Form, Coverage, and Cost. The form for spousal election is now available on the web at <http://insurance.va.gov/forms/forms.htm#sqli/vqli>. The form is SGLV 8286A entitled Family Coverage Election. On that form it lists the premium amounts for spousal coverage. Under 35 \$.90 per \$10,000; 35-44 \$1.30 per \$10,000; 45-49 \$2.00 per \$10,000; 50-54 \$3.20 per \$10,000; and 55 and over \$5.50 per \$10,000. The soldier uses this form to elect out of coverage and to designate the amount of coverage. In addition, there is a SGLV 8285A form for use in the future if the servicemember declines coverage initially but later wants to insure the spouse or raise the amount of coverage on the spouse if the soldier initially elects to cover the spouse for an amount less than \$100,000.