# PERSONAL DEPLOYMENT READINESS



Office of the Staff Judge Advocate Eielson AFB, Alaska

# 354 FW/JA

Legal Assistance & Preventive Law Pamphlet Series

#### DEPLOYMENT

Before you deploy, you'll need to think about the business of everyday life that will need to be taken care of while you are away. You should also consider what might happen in your absence. To make sure everything runs smoothly and your affairs are in order, you should think about executing a Power of Attorney, a Will, and a Living Will before you deploy.

#### **POWERS OF ATTORNEY**

A Power of Attorney (POA) is a written instrument that allows you to authorize your agent to conduct certain business on your behalf. Acts performed by the agent and authorized by the Power of Attorney are legally binding on you. There are two types of POAs, general, and special (e.g. childcare, financial, and loco parentis)

General Power of Attorney: A General POA gives your agent the power to conduct virtually any transaction on your behalf. Because the General POA gives your agent such sweeping powers, we suggest limiting its duration to the time of your deployment. Ironically, the General POA is among the least accepted by third parties. Because it does give so much power, financial institutions, stores, and other institutions are skeptical that your agent is really acting on your behalf. In an effort to change this, the Alaska Legislature created a statutory POA that must be honored by third parties. However, because the statutory POA was created by state law, it has no power over the federal government. You'll need a Special POA for handling your governmental affairs.

Special Power of Attorney: A Special POA limits your agent's authority to act on your behalf to specific transactions, such as registering a car, shipping or receiving household goods, selling or buying a house or a car, cashing a paycheck, or signing for government housing. Because it is more specific, the special POA is safer than a broad general POA and more likely to be accepted by third parties.

Special Power of Attorney for Childcare (Loco Parentis): If you are a single parent or if your spouse is also in the military, you will need to think about a POA for childcare. This will allow another person to care for your children while you are deployed.

Special Power of Attorney for Finances: A financial power of attorney will allow your agent to conduct banking, finance, and other transactions on your behalf. You will need a specific POA for Air Force finance transactions, especially those concerning allotments. The IRS also requires a very specialized POA to allow someone else to file your taxes without your signature. Fortunately, some deployments will allow you to delay your tax filing date. Standard financial POAs will allow your agent to sign your checks, deposit and withdraw funds, and conduct other banking transactions.

### WILLS

When you have a will there is a lot less confusion upon your death. It ensures that the people you want to inherit your belongings receive them sooner, rather than later. A will won't affect your life insurance, but it will ensure that your belongings are distributed as you would like. If you are married and an Alaska resident, your spouse will have the option to take a portion of your estate upon your death. Other states have similar laws, so consult an attorney.

## LIVING WILLS

None of us like to think of becoming terminally incapacitated. A living will states your preference for the removal of life support if you have an incurable or irreversible condition that will cause your death in a relatively short time and you cannot express your own wishes. A living will has many beneficial aspects of security and only applies in a very limited set of circumstances, so please consult an attorney.

#### LIFE INSURANCE

Many military members have SGLI or other life insurance. None of the above documents have any effect on the distribution of your life insurance proceeds. Update or change your SGLI beneficiaries at your Military Personnel Flight office whenever you have a significant life event, e.g., marriage, divorce, birth, or death.

### CONCLUSION

To create worksheets for wills, medical directives, and powers of attorney, please visit <u>https://aflegalassistance.law.af.mil</u>. Utilizing this website will expedite the production of these documents at the Legal Office. Successful deployments begin with successful preparation. If you take care of your affairs before you leave, you'll be able to concentrate on your job when you are deployed. As with everything, timing is everything. The sooner you take care of your affairs, the easier it will be for everyone involved. Don't wait until you're about to step on the plane. Always have a current will. Keep your insurance updated. Think about who you'd like to take care of your business while you're away.

Types of POAs that are available:

- Access to Bank Accounts
- Start/Stop/Change Pay Allotments
- Receive Bank Loan for a Purchase
- Execute a VA Loan
- Actions at Finance Office
- Buy/Sell Stocks and Mutual Funds
- Manage your Thrift Savings Plan
- File Taxes
- Ship/Receive Household Goods
- Clear Military Quarters
- Procure Rental/Leased Quarters
- Sell Land/House
- Purchase House
- House Sitting
- Sign for Base Housing
- Manage Rental Property
- Ship/Receive POV at Port
- Purchase/Sell POV
- Register/Insure POV
- Child Care
- Accept Mail
- Receive Medical Records
- Obtain Dependent ID Cards
- Pick-up Mail
- College Registration
- Obtain Tuition Assistance
- Transport Child
- Veterinary Care for Pets

This list is just an overview of available POAs. If you have any questions regarding your particular situation, please contact the legal office. This pamphlet is for basic information on deployment preparation. It is not intended to take the place of legal advice from a Judge Advocate. There may be important exceptions in some states to the information presented here. Please contact the 354th Fighter Wing Legal Office for questions and further information.

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