



THE JBSA JURIST

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Who Receives the SGLI Proceeds – Spouse or Former Spouse?

SGLI may be the largest sum of money your family receives if you die while on active duty. That's why it's important to make sure your SGLV 8286 form is accurate and up-to-date. Otherwise, it could lead to a \$400,000 mistake, and you can't fix it when you're no longer here.

When was the last time you looked at your SGLV 8286 form to confirm your beneficiary designations? Servicemembers usually name their spouses as primary beneficiaries, and their children as secondary beneficiaries. If you name someone besides your spouse as your primary beneficiary, or you remove your spouse as a beneficiary, your spouse will be notified in writing. The most recent edition of the SGLV 8286 form (Aug. 2013) requires your agreement to the following statements:

I am free to name anyone I want as my beneficiary. I certify that I understand if I have designated someone other than my spouse or child as my beneficiary, the person I have named is the person I intend to receive my insurance proceeds. I also understand that if I am married, my spouse may be notified that he/she (or my child) is not my designated beneficiary.

Assuming your wife is named as your primary beneficiary, what happens to your SGLV designation after a divorce? According to Texas law, a divorce will nullify a state life insurance beneficiary designation in favor of your former spouse. But SGLI doesn't work that way. If you fail to remove your former spouse's name from your SGLV 8286, before or after a divorce, your former spouse will receive the proceeds when you die. And there's nothing that your subsequent spouse, your children, or your mother can do to change that. Notwithstanding the unambiguous statutes and case law, spouses and former spouses still fight over the proceeds. Let's save them the time, effort and expense of litigation. Even if you think you know who your SGLI beneficiary is, check again. Identify the beneficiaries clearly. Give a copy of the SGLV 8286 to your military personnel section or S-1. Keep a copy of your SGLV 8286 with your estate planning records.

As with any life changing event, you should review your SGLV 8286 to determine whether a particular event justifies or requires a change in beneficiaries. For example, if you have another child and want that child to receive a share of your SGLI proceeds, you must prepare a new SGLV 8286 because "beneficiaries are not automatically changed by life events." SGLV 8286, p. 3.

Many military spouses separate, but remain legally married for years. They often do so for financial reasons (increased BAH), or to afford civilian spouses (or their children) medical benefits they would not otherwise have. This is especially true when the spouse or her children are seriously ill. If you find yourself in this situation, have questions about SGLI beneficiary designations, or have questions about your estate, please see your installation Legal Assistance Attorney.

AREA DEFENSE COUNSEL

ADCs are experienced judge advocates outside the local chain of command to allow Airmen completely confidential legal advice for criminal and adverse matters.

Ft Sam Houston: DSN 471-9679

Lackland: DSN 473-2924/2926

Randolph: DSN 487-2274

SPECIAL VICTIMS' COUNSEL

SVCs are experienced, independent judge advocates who provide confidential legal advice to victims of sexual assault.

They serve both restricted and unrestricted reporters, help victims understand their legal rights, and explain how the legal process works for processing sex assault claims.

JBSA (Lackland): DSN 473-4748

PREPARE FOR YOUR

LEGAL ASSISTANCE APPOINTMENT

LOG ONTO: <https://aflegalassistance.law.af.mil>

Wills & Power of Attorney Powers of Attorney

1. Click on tab "Legal Worksheets"
2. Complete worksheet for documents you wish to have created
3. Save your ticket number, then call the Legal Office for an appointment!
4. Please complete survey online

Legal Assistance

1. Click on tab "Legal Information"
2. If the information you are looking for is not listed, call the Legal Office for an appointment!
3. Please complete online survey!

TO SCHEDULE AN APPOINTMENT CALL

ONE OF THE OFFICES BELOW

JBSA-Ft Sam Houston

502 FSG/JA
2422 Stanley Road

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Tues 0830-1030 All eligible clients
Thurs 0830-1030 Active Duty only

Will Executions

Thurs

Notary and Powers of Attorney

Mon-Wed 0730-1630
Thurs 0730-1500
Fri 0730-1200

**DSN 420-0169
Comm: 210-808-0169**

JBSA-Randolph

502 SFLSG/JA
1 Washington Circle, Bldg 202

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Mon 1000-1100 Active Duty only

Will Executions

Fri 0930-1130 By appointment only
Provide ticket number from the
website when scheduling

Notary and Powers of Attorney

Mon-Fri 0800-1130 and 1300-1500

**DSN 487-6781
Comm: 210-652-6781**

JBSA-Lackland

502 ISG/JA
1701 Kenly Ave, Suite 134

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Wed 0800-0930 All eligible clients

Notary and Powers of Attorney

Mon, Tues, Thurs, Fri 0800-1530
Wed 0800-1230

**DSN 473-3362
Comm: 210-671-3362**



WISDOM - VALOR - JUSTICE