

DEPLOYMENT PREPARATION



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Automobiles

Are you going to store the vehicle in a commercial lot or garage? If so, check with your insurance agent. Because the car will be off the road and stored in a secure facility, you may be entitled to receive a substantial discount on the premiums you pay while the car is in storage. If you decide to change your insurance or if you consider reducing it while you are deployed, contact your lender first. Is a friend going to care for your vehicle? If so, you should have a power of attorney for your friend to maintain the insurance on and register.

Children

Easily left out in the planning for a deployment are the children of military members. A sudden loss of one or both parents (even when it is only temporary) can be very traumatic. The proper plan, and correct legal documents, can ease the transition. Do you have a dependent care plan as required by AFI 36-2908? See the legal handout for dependent care responsibilities. Who are your children going to stay with if you are sent on a short notice deployment? This question is especially important if both parents are military members. Do the caretakers need a power of attorney to enroll the children in school? Do the caretakers need a power of attorney to allow for medical care?

Finances

All deployment issues in this area can be condensed into a single issue: who is going to pay your bills? If you are married, your spouse can pay the bills if he or she has access to your bank accounts (i.e.; a "joint account"). If you want someone else to pay your bills, he or she will need access to your money. While a power of attorney may suffice, it is usually best to simply add their name to your account. Make sure this is someone you trust. Consider paying as many bills as possible electronically by allotment or by automatic withdrawal from your checking or savings account.

Household Issues

Do you need to move out of your rental unit before deployment? Does your lease contain a military clause? A military clause allows you to break a lease on short notice if you have orders (either long-term TDY or PCS). If you are not sure, come by the legal office and have an attorney review your lease. It is almost always a good idea to include a military clause in any lease agreement you are about to sign. Are you going to keep your rental unit? If so, who is going to take care of it for you? If the caretaker is going to live in the apartment, ensure that the landlord knows about the situation. If your spouse is staying in the rental unit, does he or she have authority to act for you?

Miscellaneous

Are you going to: Store your possessions and furniture? If so, do not forget about insurance. If you no longer have your furniture in a home or apartment, your homeowners or renters insurance probably doesn't cover the property anymore. Forward your mail? Disconnect your utilities? Cancel the paper? What about cable television? Remember that for many utilities there is a substantial charge to reconnect that may consume any savings gained by canceling.

Powers of Attorney

There are different types of powers of attorney and you should discuss your needs with an attorney or paralegal before you decide which type to get.

Taxes

Everyone who submits a tax return must sign that return in order for the IRS to accept it. This presents a serious problem to members who are deployed overseas. Special IRS powers of attorney and filing extensions are available. If a military member is deployed to a combat zone (CZ), he or she may qualify for an automatic tax extension. If the member qualifies, the member's spouse will also qualify. Income earned while in a CZ is usually tax-free. Visit www.irs.gov for more information.

Wills and Other Matters

Do you need a will? Most of us (whether single, married or divorced) will benefit from having a will. If you already have a will, do you need to update it? Have you married, had children, lost a loved one, or had a significant change in your finances? If so, you should update your will. Are your insurance policies up to date? Are the listed beneficiaries current? If you have not changed the beneficiaries under your SGLI since you entered the service, you may want to examine who gets the proceeds of that policy if you die. It may not be who you think. Don't forget to ensure that the premiums continue to be paid on private insurance. Finally, do those who may need to know about your important documents (the executor of your will, beneficiaries of insurance policies and your spouse) have access to those documents? In many instances, safety deposit boxes cannot be opened if something happens to you.

The information provided in this document is meant for the sole use of Active Duty service members, retirees, and their families. The information is general in nature and meant only to provide a brief overview of various legal matters. Rights and responsibilities vary widely according to the facts and circumstances in each case. Laws can vary across states, services, and civilian jurisdictions. Do not rely upon the general restatements of background information presented here without discussing your specific situation with a legal professional.