

# 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 and register the car.

## 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. 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? If so, contact the legal office to prepare these documents.

## 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. A (special) power of attorney may suffice. 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? If not, the Service member Civil Relief Act allows you to break your lease once you receive orders for a deployment, PCS or long term TDY. The legal office can help you with issues related to this.

## 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. Some of the most popular powers of attorney include a financial, child care (in loco parentis), buy and sell real estate, manage affairs of car, and general power of attorney.

## 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](http://www.irs.gov) for more information.

## Wills and Other Matters

Most of us (whether single, married or divorced) will benefit from having a will. If you already have a will, you should update it whenever there is a significant life change such as marriage, a new child or the death of a beneficiary or executor named in your will. Remember that insurance policies are gifted according to the beneficiaries named on the policy and not according to your will. So be sure that your insurance policy is updated in accordance with your desires. Ensure that executors and the main beneficiaries have access to your will after you die.

*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.*