

## Three Things You Should Do Before a Deployment



Before you deploy, you will receive a number of to-do lists and tasks that you need to complete. Aside from getting required vaccinations, packing up your gear, and sitting through a pre-deployment brief with your unit, there are a few things you should do at home before going wheels up.

### 1. Review your legal documents.

There are two legal documents of particular importance to deploying servicemembers:

**Last Will and Testament:** Your Last Will and Testament, or will, is a legal document in which you dictate how and to whom you would like your assets and belongings distributed after your death and can list a guardian for your minor children. Passing without a will can have serious consequences, such as leaving a court to decide how to distribute your assets or even who will be the guardian of your children.

**Power of Attorney:** A power of attorney (POA) is a legal document that gives a designated person the power to act on your behalf to manage your financial or other property matters. For example, a POA would allow your spouse or another designated person to file your taxes on your behalf or pay your bills. Of particular importance during a deployment, having a proper POA in place would allow your spouse to obtain new ID cards for themselves or your children and enroll newborns in the Defense Enrollment Eligibility Reporting System (DEERS).

A POA can take various forms depending on its purpose, but they generally fall into one of two categories: powers of attorney for general purposes or powers of attorney for specific (limited) purposes. General POAs can grant broad authority to an individual to handle your affairs but can also be tailored to authorize someone to act on your behalf for one transaction or series of transactions. Some general POAs can be “durable,” meaning they are intended to remain in effect long-term, even if you later become incapacitated. Specific limited purpose POAs are by their nature limited to a specific situation, such as health care matters or for tax purposes. POAs, regardless of the type, typically contain



a clause that describes when the POA automatically terminates (e.g., upon your death, your revocation, or on a future date).

It is recommended that you work with an attorney to ensure your POA is valid in your state. Active duty servicemembers have access to [legal personnel on base](#), and they will be able to help you create your will or designate a power of attorney at no cost. The American Bar Association also maintains [a directory of legal programs](#) that are available to military families in each state.

It's also important to confirm, and if necessary, update, your beneficiary selections on bank accounts, retirement accounts, and insurance policies to reflect your current situation. These types of accounts will transfer directly to a beneficiary upon your passing without being held up by the court proceedings that may accompany a death.

If you have any legal concerns, familiarize yourself with the [Servicemembers Civil Relief Act](#). This act provides legal protections for active duty military members. It can prevent evictions, protect stored vehicles and belongings, limit interest rates, and ensure that you can break a lease due to military orders.

## **2. Talk about money.**

You may receive extra pay in addition to your base salary during your deployment, which may include Family Separation Pay, Hardship Duty pay, Hostile Fire Pay, or Imminent Danger Pay. Besides providing more income for your family, your deployment may qualify you for other benefits:

- If you will receive Hostile Fire Pay and be deployed for at least 30 consecutive days, you can deposit up to \$10,000 each year into the DOD **Savings Deposit Program** and earn an annual interest rate of 10%. Money can be stored in this account for up to 90 days after you return home.
- Any money contributed to your TSP while you are in a combat zone tax exclusion or direct support area is invested tax-free – and the IRS contribution limit for TSP increases when in a combat zone or direct support area.
- Earnings received while deployed to a combat zone may not be subject to federal income tax depending on your rank. Enlisted servicemembers and warrant officers will not have to pay any income tax on combat zone earnings, while officers may be able to exclude a portion of their income from taxation.

If you are single, arrange for your bills to be paid in your absence. Internet access may not be readily available, and you will need to continue to make payments on your accounts even if you cannot log on to do it in real-time. Automatic bill payment features can ensure you never miss a payment.

If you are married, you should consider making a banking plan with your spouse. Generally, they should have access to your accounts not only to pay the bills but also if an emergency arises while you are gone. Next, discuss your pay. Where will extra income go? Are there any big expenses you need to save for or debts you need to pay off? Should extra income be allocated to childcare, or will your spouse decrease their work hours to care for your children? Talking about your budget ahead of time sets realistic expectations and can prevent surprises.

When talking about money, you will also want to consider your spouse's quality of life should you pass away. The military provides up to \$400,000 of Servicemembers' Group Life Insurance to all its members



– this coverage is premium-free for the duration of your deployment. Is it [enough coverage to protect your family in your absence?](#)

### **3. Plan for communication.**

You may not know how much you will be able to communicate before you deploy, but you can still make a plan using the information that you do have, such as time differences and the communication applications that you will have access to (e.g., email, FaceTime, WhatsApp, Skype). Once you know more about your deployment, set realistic expectations with your spouse and children. Talk about what time of day is best for calls and how often you will try to talk to your loved ones. You may incur extra charges if you need to purchase a local device or upgraded internet plan.

The American Red Cross Hero Care Center can help someone at home get ahold of you while you are deployed *if there is an emergency at home* and you cannot receive messages. This does not guarantee that you will be granted leave, but it does ensure that your chain of command is made aware of the emergency and can make an educated decision. Note that the emergency must affect an immediate family member and be verifiable (e.g., by a hospital, doctor's office, or funeral home). Learn more [here](#).

There is a lot of work that needs to be done to prepare for a deployment, both on base and at home. We cannot do that work for you, but we can help you ensure that your family is protected by life insurance coverage while you're away. Whether you are leaving loved ones who count on you financially or simply want to cover costs if something were to happen to you, we have your back. [Schedule a consultation](#) or call **800-628-6011** today.