



REAL LIFE READINESSS

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What if you are deployed tomorrow? Are you ready? Will you leave your loved ones secure in the knowledge that things will run smoothly for them in your absence? If there is something that needs to be done, do it before you deploy! Use the following points to gauge your readiness status.

NOTE: Each document referenced below should be stored in a safe place, yet remain accessible to your family members.

POWERS OF ATTORNEY

A power of attorney (POA) is an extremely powerful legal document, allowing you designate an agent (an "attorney-in-fact") to make crucial decisions (usually financial in nature) on your behalf. A *general* power of attorney allows your agent make virtually any decision, without limitation, while a *special* power authorizes an agent to only perform particular tasks, such as selling a vehicle, authorizing medical care for your child, etc. A POA is the only way that someone can act on your behalf in your absence.

WILLS

A last will and testament is the most effective mechanism available to ensure that your property is distributed to the appropriate people upon your death. If you do not direct how you want your property disposed of through your will, your state of residence will divide up your belongings/properties and distribute them according to its (default) intestate laws. Completing a will allows you to do many things in the event of your death. For example, you can specifically bequeath certain assets to friends or distant relatives while permitting the residual bulk of your estate to go to your children or other family members. You may restrict the distribution of assets to children under a certain age or to persons who lack capacity. By accomplishing a will you can also save your estate money because the courts will not be required to determine the executor of the estate or guardian(s) of the children; you decide beforehand.

FAMILY MEMBER CARE PLAN

Who must have a family care plan? Dual military couples with joint responsibility and physical custody for one or more children under 19 or other family members, single-parent military members with minor children, or a military member with a civilian spouse who cannot take care of themselves or who cannot adequately provide for children in the members absence must have a Family Member Care Certification or Child Care Plan. Furthermore, civilian and contractor personnel in emergency essential positions are strongly encouraged to establish family care plans consistent with this instruction.

The Family Care Plan is a working plan. It helps provide guidance for care givers during mobilization. It

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helps guardians and others with care for family member's financial, legal, and medical needs. Family care plans alleviate some of the pressures involved in deployment, mobilization, training, etc. Family Care Plans include information as to how you want family business conducted in your absence. Also, included in this plan are forms, instructions for care, legal authorizations, and names, addresses, and telephone numbers of people involved in the Family Care Plan. With no time to prepare a Family Care Plan in the midst of departure, it is essential to have a plan before the mobilization or TDY. Check with your orderly room and Airman & Family Readiness Center for assistance in developing your plan. Review AFI 36-2908 for further information.

INSURANCE

Review all life insurance policies to ensure that the person listed as your beneficiary is actually the person that you want to receive the policy proceeds. You can't change a life insurance beneficiary in your will. You must contact the insurance company to arrange for a new beneficiary

BILLS

If you will be deployed for more than 30 days, you need to make sure your bills get paid while you are gone, unless you wish to make advance payments. If you want to pay the bills when they actually become due, you must arrange for someone to make the payments on your behalf while you're deployed. Make sure this individual knows what bills to expect (rent, car loan, credit cards, etc.) and where to send the payments.

INCOME TAX

If you will be deployed when your taxes are due, decide in advance how income taxes will be filed and who will do it. You may wish to file for an extension through the Internal Revenue Service by filing Form 2350: Application for Extension of Time to File U.S. Income Tax Return.

IMPORTANT PAPERS

It is a good idea to gather (and keep) your important papers in a safe place, and let your family know where these papers are kept. Examples of such papers are wills, insurance policies, deeds, titles to vehicles, marriage licenses, and birth certificates.

The time to prepare for deployment is NOW! The effort that you expend today to put your personal affairs in order will ensure that your family is taken care of and can continue carrying on your affairs in an efficient manner during your absence.

For more information visit:

<http://www.afcrossroads.com/famseparation/main.cfm>,

<http://www.deploymentlink.osd.mil/preDeployment.jsp>

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