



DEPARTMENT OF THE AIR FORCE  
HEADQUARTERS 341ST MISSILE WING (AFGSC)

MEMORANDUM FOR LEGAL ASSISTANCE WILL CLIENT

FROM: 341 MW/JA

SUBJECT: SGLI TRUST ELECTIONS

1. You have just had your Last Will and Testament executed and have included in that document a clause in which you created a trust for the benefit of minor children. As such it is important for you to know that you have some assets through Servicemembers' Group Life Insurance ("SGLI") that you may wish to use to fund that trust you created. If you list your children as beneficiaries of your SGLI and the children are minors at the time of your death, the children's legal guardian or representative (appointed by you or a court) will ordinarily gain control of SGLI payments. This may be a problem if you do not want the legal guardian to have control (such as in the case of children from a prior relationship, whose guardian is the biological parent). To avoid this result you have another option. The Will which you just created contained a provision under which a trust will be established at your death. You may now designate that trust as a recipient of your SGLI payments, for the benefit of your children.

2. This election is done on the SGLI form available at the Finance/Customer Service office. To accomplish this, use the following wording:

"To my trustee,           (Name of Trustee)          , or successor trustee, IN TRUST for the benefit of           (Name of Beneficiaries/Children)          , pursuant to my Last Will and Testament executed           (Date Will was Executed)          ."

3. If you have any questions about the use of this election or anything else which impacts your Last Will and Testament, please contact the legal office to speak with an attorney.

CLAYTON J. COX, Capt, USAF  
Chief, Legal Assistance and Preventative Law

*To Deter and Assure*