

your

personal

affairs

DoD PA-6
DA Pam 360-502
NAVPERS 15900B
AFP 34-1-24
NAVMC 1148 (Rev-63)



ARMED FORCES INFORMATION & EDUCATION
DEPARTMENT OF DEFENSE

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a few hours of thought and a little effort on your part right now can easily spell the difference between a life of insecurity and one of planned well-being for your family in the future.

Stop and think a minute. Have you considered lately the extensive benefits and advantages that your military service can provide you and your family both at present and in the future?

These are some of the things your Government offers you in exchange for your military service: good pay, subsistence, housing or quarters allowance, 30 days' leave a year, medical care for you and your family, free legal assistance, career training, commissary and exchange shopping privileges, military retirement pay for career members, disability retirement or severance pay for those who become disabled in the service, and social security coverage.

Then, in the future, as a veteran you may be entitled to disability compensation, a pension, vocational rehabilitation or training and education assistance, home or business loans, hospitalization and medical care, and low-cost Government insurance if you retire or are separated with a disability.

No man deliberately sets out to put his family behind the eight ball, but too many individuals do just that because they are careless and unthinking. Without meaning to, they leave their families unprepared and completely in the dark about their rights and benefits as survivors of a serviceman or a veteran. Your dependents may suffer needless anxiety and hardship *tomorrow* because you didn't act *today*.

Do members of your family—your wife, children, or parents—know they may be entitled to one or more of the following benefits when you die, whether on active duty, in retirement, or as a veteran?

- Six months' pay gratuity.
- Dependency and indemnity compensation.
- VA pension.
- Social security payments.
- Burial expense payments.
- Medical care.
- Final transportation of household goods.
- War orphan education assistance.
- Business, farm, or home loans for widows.

You owe it to your wife, your children, or your parents to put your affairs in order *today*, so they will know what to do and what to expect, if it becomes necessary, *tomorrow*.

You should, at the very least:

- Prepare a will, or, if you have an old one, bring it up to date, if necessary.

- Select an executor to be named in your will to carry out the terms of the will.

- Make certain that your Record of Emergency Data, maintained by your Service organization, always is current.

- Maintain a permanent file of all records and documents pertaining to your military service.

- Prepare a Personal Affairs Record and keep it up to date.

- Keep these important documents in a safe place, and tell your next of kin—whether wife, child, or parent—where they are.

- Let your family know what you are doing for their future protection.

- Inform your family of the Government benefits they will be entitled to if you die.

The information on this and the following pages will help you to put your personal affairs in order and to plan protection for the future of your family.

PUT YOUR AFFAIRS IN ORDER

Your Will. A will is simply a written declaration of your wishes for the distribution of your property after your death. Normally a will also names the person or institution (executor) who will see to it that your possessions are distributed as you wish. If you have children, your will should also name a guardian to care for your minor children and their property upon the death of both parents. If you do not leave a will, your property will be distributed according to State law.

You should discuss the question of a will with your civilian attorney or the legal assistance officer and get advice on preparing one.

The use of a standardized will form is not recommended, as a will should be prepared according to your own needs and particular situation, and the laws of your State of residence. Preparation or revision of a will should be done only by your civilian attorney or legal assistance officer.

Many persons in the Armed Forces still have wills that were made during World War II or the Korean conflict. If your will was made some time ago, you should review it to make sure that it still expresses your wishes about the distribution of your property. Things may have happened since your will was made that would

call for a new one. These include marriage, divorce, births, and deaths, as well as the purchase or sale of property.

Keep your will in a safe place. The best way of safeguarding it is to put it in a safe-deposit box in a bank, where it can be found after your death. If you do not have a safe-deposit box, you may send your will to the person or institution named in it as executor, or to the person or institution named as the principal beneficiary.

Members of the active Army may, if they wish, deposit their wills with their Service. To do this, put the will in an envelope, seal it, and write on the outside: "Will of

(your full name)

(service number)

to be delivered to

(name and address of person and of alternate to whom will is to be delivered after your death)

in case of my death"

Then put this envelope inside another one addressed as follows—The Adjutant General's Office, Department of the Army, ATTN: AGPF-C, Washington, D.C., 20310. It should be sent by either registered or certified mail, with a return receipt requested.

Your Personal Affairs Record. Equally as important as your will is the need to let your survivors know of other arrangements you have made for them. The simplest way to do this is to write the information on the form included in this pamphlet, and hand or send it to your next of kin.

Your next of kin probably knows your service number, the place and date of your birth, and so forth, but it will be most helpful to her (or him) if you assemble all the facts in one place, so that they will be readily available in case several different agencies ask for information about you. Above all, make sure your next of kin knows the location of: (1) your birth certificate and those of all members of your immediate family; (2) your marriage certificate; (3) the divorce papers or previous spouse's death certificate, if either you or your spouse have been married before; and (4) your life insurance policies.

The Personal Affairs Record also should include the name and address of your lawyer or a trusted friend who may be consulted about your personal or business matters.

Military Records. It is important for you to maintain a permanent file of all records pertaining to your military service. Save copies of orders, papers showing dates on which you received medical attention, discharges, and other data about your military history. Information from these records often is required for Veterans Administration forms, and having the information on file may help you or your survivor to expedite a claim or receive a benefit.

Emergency Data. Your Service maintains a Record of Emergency Data form on you, but it is your own responsibility to keep it accurate and up to date. The form is identified in the Army as DA 41, in the Navy as NAVPERS 601-2, in the Air Force as AF 246, in the Marine Corps as NAVMC 10526-PD, and in the Coast Guard as CG 4113. This record tells your Service exactly where your next of kin can be located immediately in case of an emergency. It states whom you want to receive your pay if you are missing in action. It also states the name of the person who is to receive your unpaid pay and allowances and service deposits due and the 6-months' gratuity payment if you die on active duty. It also has other necessary information benefiting your dependents.

Legal Assistance. You will need the advice of a lawyer in putting some of your personal affairs in order. To make such legal assistance available to Service personnel and their dependents, each of the Services assigns a legal assistance officer at most installations and stations.

The legal assistance officer is a licensed attorney, and his job is to act as your legal adviser and consultant. He will advise you in such matters as a will, power of attorney, divorce and separation, estates, tax problems, and other civil legal matters. He is not permitted to represent you before a civil court or to give advice in matters of a criminal nature. Neither may he advise you about court-martial investigations or charges. And don't expect him to act as a process server or collection agent.

Any discussion of your problems with the legal assistance officer will be held in strict confidence. What you talk about will not be disclosed to any other person unless you so request. Superior officers cannot lawfully order the disclosure of such matters.

If your problem requires the services of a civilian lawyer, the legal assistance officer can refer you, through cooperating bar associations, to civilian legal advisers or legal aid bureaus prepared to assist you.

Should you or your dependents be unable to contact a legal assistance officer of your own Service, get in touch with the legal assistance officer at the nearest Armed Forces organization or station, regardless of branch of Service.

Power of Attorney. A power of attorney is a legal document in which you give another person the power to act as your agent, either for some particular purpose or for the transaction of your business in general.

The power of attorney may be very useful, especially while you are overseas. But you should realize that the agent who holds such power has—within the limits granted by it—full authority to deal with your property without consulting you. You should give power of attorney only to someone who is completely trustworthy.

A power of attorney may not be needed, or it may be advisable for you to execute a limited or a special power of attorney with authority to perform certain acts and no more. Finally, it is desirable to limit the time of its operation. You should execute a power of attorney only after consultation with legal counsel.

The legal authority granted in a power of attorney is revoked by your death, by the death of your agent, by any time limit set by the document itself, or by specific revocation. If a power of attorney does not contain a time limit, it may be canceled by destroying all signed copies or by written revocation. If it has been recorded in a public record, a revocation always is necessary. In all cases, notify all persons who may have dealt with your agent.

If in the past you have granted powers of attorney that were not limited in time and that have served their purpose, see your legal assistance officer. He will draw up the papers necessary to cancel such powers.

You should notify your next of kin or dependents whether or not you have granted a power of attorney. There is a space for this information on the Personal Affairs Record form included in this pamphlet.

INCOME TAXES

Military retainer and retired pay based on length of service is subject to Federal income tax. There is no Federal income tax on that part of retirement pay that is based on physical disability.

If you become delinquent in payment of Federal income tax, your military pay can be levied (seized) by the Internal Revenue Service for the amount you owe.

Your military pay also may be subject to tax in the State of your domicile (legal residence), even though you are absent from that State on military duty. Generally speaking, you are exempt from State income tax on your military pay in the State where you are stationed, so long as it is not the State of your legal residence.

Consult your legal assistance officer for specific information regarding your obligations under Federal, State, and local laws concerning the payment of taxes and the filing of returns.

Always keep copies of your Federal, State, and local tax returns, as well as canceled checks or other evidence of payment. Their location should be included in your Personal Affairs Record.

YOUR LIFE INSURANCE

Depending upon the type of insurance plan you choose, you may assure yourself an income in later life, or an income or lump-sum payment to your survivors. You should regularly review your life insurance policies to be sure they reflect your current family status and needs.

Government Life Insurance. Certain Service members and veterans are eligible for the protection afforded by low-cost Government life insurance. If you are one of these, the importance of this protection cannot be overemphasized.

New Government life insurance is no longer available for active duty personnel except in some limited cases. If separated from the Armed Forces with a service-connected disability on or after 1 January 1957 and you meet certain health requirements, you may be eligible (1) to get up to \$10,000 of Government life insurance, or (2) if you have less than a \$10,000 policy, to increase it to that maximum. In either case, apply to the Veterans Administration. The application for Government life insurance must be made within 1 year after the date the service-connected disability is determined by the Veterans Administration. If you do not have a service-connected disability you are not eligible to apply.

If you were in the Armed Forces before 25 April 1951, and if, on or after that date, you had Government life insurance that had elapsed or been cash surrendered, you may be eligible to reinstate or replace it while you are on active duty or for 120 days thereafter. Check with your insurance officer to see if you qualify.

If you already have Government life insurance in force, be sure that premium payments are kept up so

that the insurance will not lapse, and be sure that the designation of your beneficiary is current.

Commercial Life Insurance. If you had commercial life insurance contracts in full force at the time you went on active duty in the Armed Forces, you should read these contracts very carefully at the first opportunity to find out how much coverage they afford you while in service. Some commercial life insurance contracts offer full protection to an individual regardless of his active military service. Others contain "restrictions" limiting protection while the person is in the Armed Forces or while he holds certain military assignments. In case of doubt, you should communicate with the home office of the company concerned for a detailed explanation of any part of the contract you do not understand.

You may allot a part of your pay to cover the premium on commercial life insurance policies. However, the Services do not sponsor any commercial life insurance companies, and the creation of an allotment does not mean that your Service favors one company over another.

YOUR BANK ACCOUNT

Joint Accounts. You should consider making your bank account a joint account with your wife or next of kin. This applies to both savings and checking accounts. The reason is simple: if an account is in your name only and you go overseas, or if you die, your family may be without money at a time it is urgently needed.

Most States make it possible to set up joint bank accounts with "right of survivorship." This means that if either party dies, the other person becomes sole owner of the money in the account. But whether you have a joint account or an individual one, notify your family of its location. Your banker can advise you about the legal aspects of your State's joint savings account right of survivorship.

The laws of some States permit you to simplify the settlement of your estate by putting many personal affairs in joint status with right of survivorship. Depending upon the State concerned, it may be possible to make your survivor the immediate and unquestioned owner of stocks, bonds, and other personal property (and perhaps real estate) if the property is held in the joint names with right of survivorship.

"Joint" ownership, of course, may have certain disadvantages. For instance, tax exemptions extended to servicemen by some State laws might not include any

property held jointly by the serviceman and his wife. So consult your legal assistance officer about such matters.

Safe-Deposit Boxes. You should keep your stocks, bonds, will, insurance policies and receipts, personal military file, and other valuable papers in a safe place. A safe-deposit box in a bank is the best place to keep these papers. Generally, the box may be rented in one of three ways: (1) in the name of one person; (2) in the names of two persons as joint tenants; and (3) in the name of one person, with another being an "appointed deputy." State inheritance laws differ, as do the rules set up by banks to insure their enforcement in the event a safe-deposit box renter dies. Your civilian attorney or legal assistance officer will advise you about the laws of the State in which you wish to rent a safe-deposit box.

The Personal Affairs Record has space for showing the location of your safe-deposit box. There are also spaces in which to list your U.S. Savings Bonds, and other bonds, stocks, and securities.

An important thing to remember about your U.S. Savings Bonds is that if any are lost, stolen, mutilated, or destroyed they will be replaced free of charge by the U.S. Treasury Department. To report such a case, use

application form PD 1048, available at most banks. If you can't get this form, write to the Bureau of the Public Debt, Division of Loans and Currency, 536 South Clark Street, Chicago, Ill., 60605, giving as much information as possible about the bond or bonds in question.

YOUR PROPERTY

Real Estate. Section VII of the Personal Affairs Record has space to list any real estate you own. If the property is not fully paid for, you should explain by showing whether there is a mortgage or a deed of trust against the property, and by entering the name of the person or organization to whom you are indebted. Also enter information about taxes and insurance on the property, as well as notations as to type and cost of permanent improvements, which may be of value for income tax purposes. Your copies of deeds, abstracts, mortgages, and so forth, should be kept with your other important papers.

If you have an insurance policy that will pay off the mortgage if you die, be sure also to give details about the policy, including its number and location, and the person (or agent) to be notified of your death.

Automobiles and Other Personal Property. Transfer of automobile ownership is sometimes complicated because of varying State laws. It is often recommended that a car and other personal property be either jointly titled or solely in your wife's or next of kin's name. However, joint title to personal property may make your wife subject to paying personal property taxes on half its value to the State in which you are temporarily living because of your military duty.

If you own an automobile, enter the description and insurance information on your Personal Affairs Record. Add any information you think advisable about other large items of personal property. Again, file your copies of bills of sale, mortgages or notes, and title papers with your other important documents.

If you have personal property that is mortgaged, or if you are purchasing any article on the installment plan, remember that most chattel mortgages and installment contracts, and the laws of most States, prohibit the movement of such property out of the State of purchase without the written consent of the person or firm to whom you are indebted.

Personal effects in the immediate possession of a serviceman at the time of his death are forwarded at Government expense to the person entitled to their



custody. The legal title to these effects is determined by the will of the deceased or by the inheritance laws of his home State.

DEPENDENTS' BENEFITS

Allotments. An allotment is an amount of money withheld from your pay, normally upon your authorization, for a specific purpose. Payment is made by Government check mailed to the payee. Members of Reserve components who are ordered to active duty for training for a 6-months' period, are not authorized to make allotments of pay.

For Dependents. You are expected to give your dependents financial support within the limits of your means while serving in the Armed Forces. Public Law 531-87, approved on 10 July 1962, amended the Career Compensation Act of 1949 and the Dependents Assistance Act of 1950 to provide better coverage for those receiving quarters allowances under either law. Basic allowances for quarters are not paid when dependents are furnished Government quarters.

Under the new law, effective 1 January 1963, enlisted men in pay grades E-4 (with more than 4 years' service) through E-9 receive quarters allowances in two categories only: "without dependents" and "with dependents." The mandatory Class Q allotment for a wife or other eligible dependent was abolished for these grades and the quarters allowance is now paid to the serviceman. This does not mean that if you are in one of these grades you can't send money to dependents. You can, by means of voluntary pay allotments.

For Service members, including Reservists, in pay grades E-4 (with 4 years' or less service) through E-1, on extended active duty, there are four categories for quarters allowances: "without dependents," "one dependent," "two dependents," and "three or more dependents." The new law retains the requirements that an active duty serviceman in one of these grades, with dependents, must have in effect a Class Q pay allotment to his dependents in order to receive a basic quarters allowance.

Failure To Meet Obligations. Disciplinary action may be taken against Service personnel whose failure to meet their personal obligations, including adequate support of dependents, may bring discredit on the Service. The Secretaries of the Army, the Navy, the Air Force, and the Treasury are authorized by law to direct the creation of a Class Q allotment upon application by, or on behalf of, dependents of enlisted members in grades E-1, -2, -3, and -4 (with less than 4 years' service). The Secretary of the Treasury has

delegated his authority to the Commandant of the Coast Guard.

Under the Missing Persons Act, a Service Secretary or the Coast Guard Commandant can start, stop, increase, or decrease Class Q or other dependents' allotments of persons coming under the Act. (A "missing person" is one who is considered lost to a command because his whereabouts or fate cannot be determined, and who is neither absent without authorization nor in desertion.)

In addition to those considered to be missing persons, this Act covers Service members who are missing in action; interned in a foreign country; captured, or beleaguered, or besieged by a hostile force. This Act also authorizes financial assistance through official dependents' allotments actions in the case of a Service member whose place of duty is so remote or so cut off from communications that the member is unable to take such actions himself.

Other Allotments. Allotments may be made for certain other specific purposes, and are given various designations by the Services. For detailed information, consult your finance or pay officer or (Army) unit personnel officer. Generally speaking, allotments of pay may be made: (1) to banks or other institutions for credit to an account of the allotter; (2) for the support of dependents; (3) to the U.S. Government or to commercial life insurance companies for policy premiums on the life of the allotter or for family-type policies; (4) to certain relief societies of the Armed Forces and to the American Red Cross; (5) to an institution or individual for repayment of a loan obtained solely for the purchase of a home, including a house trailer; (6) to the U.S. Government for the purchase of Savings Bonds¹; and (7) for the voluntary liquidation of debt to the United States.

The maximum amount that may be allotted by an enlisted member of the Armed Forces may not exceed the total of his basic pay, and basic quarters allowance if he has dependents, less the sum withheld for taxes.² Commanding officers may further limit the total allotment when necessary to meet the essential personal needs of a serviceman.

If you are placed in a "missing" status, the allotments you have in effect are automatically continued. They

¹ Servicemen may have their bonds held in safekeeping by the Government, which will issue a receipt for bonds placed in its care.

² Exception: The maximum amount that may be allotted by an enlisted member of the Coast Guard may not exceed basic pay, or, if he is entitled to quarters allowance, basic pay plus quarters allowance.

may be increased by the Secretary of your military Department. You should indicate your wishes concerning this on the official Record of Emergency Data form: DA 41 (Army), NAVPERS 601 (Navy), AF 246 (Air Force), NAVMC 10526-PD (Marine Corps), and CG 4133 (Coast Guard).

Dependents' Transportation. With certain exceptions, the dependents of members of the Armed Forces are authorized transportation at Government expense when the Service member is ordered to make a permanent change of station. No transportation of dependents at Government expense is authorized if (1) the serviceman is in pay grade E-1, E-2, or E-3, regardless of length of service, or is in pay grade E-4 and does not have more than 4 years' service; or (2) if the serviceman is assigned to a school or installation as a student and the course of instruction is less than 20 weeks in duration.

Dependents of a serviceman, regardless of his grade, may be moved at Government expense to any place they may designate if he dies while on active duty, is officially reported missing as the result of military operations, is interned in a foreign country, or is captured by a hostile force. Rules governing movements of this kind are somewhat detailed, and your dependents should not plan such a movement until they have consulted the transportation officer at the nearest installation of your Service. If there is no such installation nearby, they should visit or write the transportation officer at the nearest organization or station of any branch of Service for appropriate directions or referral.

You may be ordered to an oversea station to which your dependents are not authorized to travel at the same time or to a restricted area where dependents are not permitted, or you may not have enough time remaining on your service contract, even though eligible by grade, to justify oversea shipment of your family and household goods. In such cases, assuming you are otherwise entitled to transportation for dependents, you may have them moved at Government expense to any place you designate in the United States. Under the same conditions, and if approved by the Secretary of your military Department, you may be authorized to have your dependents moved at Government expense to any territory or possession of the United States. You must, however, certify that they will establish a bona fide residence at that place and that the designated location was the former home of the sponsor or dependent, or the current residence of a close blood or affinitive relative.

Movement of Household Goods. Subject to the same general conditions that apply to the transportation of dependents, and within certain weight limitations, members of the Armed Forces are authorized movement of their household goods at Government expense. Under the Joint Travel Regulations, the Armed Services also take care of packing and crating, drayage, unpacking, and temporary storage.

Dislocation Allowance. The Career Incentive Act of 1955 provides a special dislocation allowance for military personnel with dependents who move in connection with a permanent change of station (PCS). This cash allowance is equal to 1 month's basic allowance for quarters, depending upon your pay grade and number of dependents. To receive the dislocation allowance you must be eligible for transportation of dependents at Government expense. It is not payable on orders from home to your first duty station, or from your last duty station to your home. Normally, only one dislocation allowance is paid during any fiscal year *unless* the Service Secretary authorizes more than one dislocation allowance on PCS during that year.

Dependents' Housing. When available, Government-owned quarters are provided officers and warrant officers. Enlisted men in the top five pay grades and those in pay grade E-4 with 4 or more years of service also are accorded priority of occupancy of available family housing. However, all enlisted men with dependents *may* be provided Government-owned quarters, if available.

Buying a Home. Many servicemen with dependents are solving their housing problems by purchasing homes.

FHA Home Loan Insurance. Section 222 (Mortgage Insurance for Servicemen) of the National Housing Act provides servicemen on active duty with an opportunity to build or buy homes for themselves and their families on reasonable terms.

The law authorizes the Federal Housing Administration (FHA) to insure loans made by private lending institutions to qualified servicemen for homes. To qualify for a loan of this kind, you must:

- Have 2 or more years' active duty.
- Be on full-time active duty (that is, not for "training purposes only").
- Establish your need for a home and obtain from your Service a certificate of eligibility for a loan.
- Meet FHA standards for an approved borrower on the basis of your credit, income, and financial responsibility.
- In addition, the FHA must appraise the house you plan to build or buy.



The mortgage must cover a one-family dwelling, and you or your family must either live in it or certify that your failure to do so is the result of military orders.

The amount of FHA-insured mortgage you can get is based on FHA's valuation of the property you are buying. There are two ways of figuring the minimum downpayment. One is by taking 3 percent of the first \$15,000 of FHA valuation, plus 10 percent of the next \$5,000, plus 25 percent of the valuation over \$20,000. The second way is by taking a straight 5 percent of the total FHA-appraised value of the property.

Two different methods of figuring are allowed so that the one most favorable to your particular case may be used. For instance, if you buy a house with an FHA valuation of \$16,500, your downpayment would be lower under the first method. If you buy one valued at \$22,500, on the other hand, the second or straight 5 percent method would give you the lower downpayment. FHA experts will work out the best way of handling the property you want to buy.

FHA itself does *not* lend money, build houses, or furnish house plans. Private capital is made available for home loans through the various lending institutions cooperating in the FHA program.³ FHA's part in each

³ Servicemen or veterans who are unable to obtain a loan for a home from private lending institutions should apply for Voluntary Home Mortgage Credit Program (VHMCP) assistance. This program, sponsored by private enterprise, will attempt to find a lender who will make the loan. Information and necessary forms for application under this program are available at any local FHA, VA, or VHMCP office, or from the Voluntary Home Mortgage Credit Program, National Committee, Washington, D.C.

transaction is to insure the lending institution against loss on these loans.

For details about obtaining a certificate of eligibility for a home loan under this program, see your commanding officer or your personnel officer.

If you are eligible for a home loan under both the FHA Home Loan Insurance program and the GI home loan plan, it may pay you to check the details of both to find out which will benefit you more.

Medical Care for Dependents. The Dependents' Medical Care Act of 1956 insures that eligible dependents, as defined by the Act, will receive adequate medical and surgical treatment. It accomplishes this by: (1) authorizing the Services to continue the treatment already being provided; (2) making it possible for spouses and children of active duty personnel to use civilian medical facilities largely at Government expense for certain types of medical care, including complete obstetrical and maternity care.

If you are serving on active duty for more than 30 days, your wife (or dependent husband) and children are eligible for medical care from both civilian and Service facilities. However, if these dependents are residing with you, or in the area to which you are assigned (home port, home yard, or permanent duty station) if you are away from that area on temporary duty, they must use Service facilities when available and capable of providing the required care.

Charges for hospitalization are made as follows:

- At Service medical facilities dependents pay a charge of \$1.75 per day.

● At civilian medical facilities dependents pay a total fee of \$25 or a daily charge of \$1.75, whichever is higher, for each period of hospitalization.

For details on the kinds of medical care provided and how to obtain them for your dependents, see your Service's directives or regulations on the Dependents' Medical Care Program.

YOUR SERVICE RETIREMENT

An outstanding incentive to remain in the Armed Forces is their retirement systems, which provide a monthly income for life to those who choose a Service career.

Because the retirement systems of the various Services are not identical, this pamphlet will not attempt to set forth specific retirement details. Such information, as it pertains to you, is available from your particular Service.

On retirement for whatever reason, it is advisable to file information about your period of service with your VA office. This will make it easier later on when you may wish to file a VA claim.

Retirement for Length of Service. After completing 20 or more years of active Federal service, enlisted members of the Army, Air Force, and Coast Guard may retire, enlisted members of the Navy and Marine Corps may transfer to the Fleet Reserve or the Fleet Marine Corps Reserve, and receive a monthly pay check for the rest of their lives. The amount of this retired/retainer pay is $21\frac{1}{2}$ percent of their monthly basic pay multiplied by their years of active Federal service, up to a maximum of 75 percent of their basic pay. A member with 20 years' active service, upon retirement or transfer to the Fleet Reserve or Fleet Marine Corps Reserve, would receive 50 percent of his active duty pay, and a member with 25 years would get $62\frac{1}{2}$ percent.

Officers, after a minimum of 20 years' active Federal service, of which at least 10 were as a commissioned officer, may retire and receive retired pay. Their retired pay is computed at $21\frac{1}{2}$ percent of the basic pay of their retired grade for every year of service creditable for basic pay purposes.

Retirement (or Separation) for Disability. If you are disabled while in Service from a service-connected cause that is not the result of your intentional misconduct or willful negligence, or not incurred during a period of unauthorized absence, you may be either temporarily or permanently retired, or you may be separated with severance pay.



If you are retired for physical disability, you are given a choice of two ways to compute your monthly retired pay. In most cases, one will be far better than the other, but in some cases the decision may be close. The methods are—

$21\frac{1}{2}$ percent of your basic pay multiplied by the total number of your years of active service; or basic pay multiplied by the percentage of your disability. In either case, however, the limit of monthly retired pay is 75 percent of your basic pay. Temporary disability retired pay is never less than 50 percent nor more than 75 percent of basic pay.

If the disability is compensable by the Veterans Administration, you may also apply for VA compensation, normally \$250 for 100 percent disability. This may run higher for certain categories of disability. A veteran who is so disabled as to need regular aid and attendance receives an additional allowance. If a disability is rated at 50 percent or more, additional allowances are granted for dependents.

You cannot receive the full amounts of both disability retired pay and VA compensation at the same time. However, if your VA compensation is less than your

retired pay, you may receive the VA compensation as well as retired pay, which will be reduced by the amount of the VA payment. On the other hand, if VA compensation would be more than your retired pay, you can waive all of your retired pay in favor of the higher monthly VA check. Either way, the total you receive cannot be more than the larger of the two payments.

That part of retired pay that is based upon disability is free of Federal income tax. VA compensation is not taxable under Federal laws.

Disability severance pay is a lump sum paid to you at the time of separation for a disability of less than 30 percent, if you have less than 20 years' active service, and is computed on your monthly basic pay. It is 2 months' pay for each year of active service, up to a maximum of 12 years—or 24 months' pay. Disability severance pay is not subject to Federal income tax.

Supplementing Your Retired Pay. Many servicemen find it worthwhile to save part of their pay to supplement their retirement income. Under the military allotment plan, you can allot any amount you wish from each pay check for the purchase of Series E U.S. Savings Bonds. On retirement, you can exchange these bonds for Series H bonds and the interest will provide you current income in the form of a U.S. Treasury Department check every 6 months.

When such an exchange is made you can defer paying income taxes on the interest you earned on your Series E bonds until you cash your Series H bonds.

One of the advantages of piling up savings by buying U.S. Savings Bonds through the payroll plan is that you never have the money in hand and therefore avoid the temptation to spend it. Your savings will mount up without the money being missed.

YOUR SOCIAL SECURITY

Since 1 January 1957, members of the Armed Forces have been under social security on a "contributing basis"—paying the same social security taxes and being eligible for the same benefits as people in civilian employment.

Your contribution to social security's Old Age, Survivors', and Disability Insurance (OASDI) in 1963 is 3 $\frac{5}{8}$ percent of the first \$4,800 of your earnings. It is scheduled to rise to 4 $\frac{5}{8}$ percent by 1968. The Government, as your employer, pays a matching amount of social security tax and the total—what you pay and what it pays—goes into the social security trust fund. At the same time your earnings are credited to your social security account.

OASDI benefits include retirement pay for you and your eligible dependents when you retire at the age of 62 or later. There is provision for permanently reduced social security payments if you elect to retire at 62. And disability benefits are payable if you are disabled before age 65. These payments start the 7th month after the beginning of your disability.

For OASDI benefits for your survivors, see page 14.

Your social security coverage is figured in "quarters," which are credits for each 3-month period in which you are paid \$50 or more. For his own social security retirement benefits, a man born in 1926 or later and a woman born in 1929 or later needs credit for 40 quarters, that is, 10 years' work. But if you were born earlier you don't need as many credits. For instance, a man born in 1917 is fully covered when he has 31 credits.

To provide protection for families of younger members of the Armed Forces, the law makes monthly survivor benefits payable to eligible dependents of members who have 6 quarters' (18 months') coverage in the 3 years preceding death.

Members of the Armed Forces did not pay social security taxes on their Service pay before 1 January 1957 but free wage credits of \$160 per month are granted by the Social Security Administration, except under certain circumstances, for all military service between 16 September 1940 and 31 December 1956. Time spent on active duty during that period cannot generally be used for both military retirement and social security purposes.

However, any active duty since 1 January 1951 can be counted toward both military retirement and social security benefits by anyone who has been on active duty at any time since 1 January 1957.

If you do not receive retired pay based on length of service, you can claim the free \$160 wage credit for all months served on active duty between 16 September 1940 and 31 December 1956. Incidentally, receiving Veterans Administration payments is no bar to using the free wage credits for social security benefits.

You do not get free credits automatically. They are computed when you or your survivors file a claim and submit evidence of your military service.

When you leave the Armed Forces you may not have acquired all the credits you need for social security coverage. If not, you must work in "covered" civilian employment at least long enough to earn the additional credits. The amount of the payments you

will receive is figured on a basis of your average earnings and the figure will be lower if there is a gap in your worktime.

The Social Security Administration keeps a lifetime record of your earnings under your name and social security account number. Your name may be the same as another person's (or it may be legally changed) but your social security number belongs to you and you alone and remains the same throughout your life. It is, therefore, highly important that you always report your number accurately.

It is a good idea to check your record with the Social Security Administration once every 3 years. Get a special postcard form from your Social Security District Office on which to request a statement of the earnings credited to your account. Remember that free credits (for the 1940-56 period) will not show up on such a statement, since the decision as to whether you are eligible for them will not be made until a claim has been filed for benefits.

Your local social security office will answer specific questions you may have about benefits and eligibility requirements.

PENSION FOR NONSERVICE-CONNECTED DISABILITY

The Veterans' Pension Act of 1959, effective 1 July 1960, liberalized the VA pension for veterans of both World Wars and the Korean conflict with nonservice-connected disabilities rated total and permanent. Monthly payments based on actual need on a sliding scale replace the former "all-or-nothing" flat-rate amounts.

The old pension was \$66.15 monthly for a permanent total disability, or \$78.75 after 10 consecutive years of disability rated permanent and total or for permanent total disability at age 65 or older. An unmarried veteran's annual income could not be over \$1,400, and a veteran supporting a wife or child couldn't have more than \$2,700 annual income.

The new monthly pension rates follow:

• Veteran—unmarried (or married but not living with and not reasonably contributing to support of spouse) with no child:

Maximum annual income	Monthly pension
\$600 -----	\$85
1, 200 -----	70
1, 800 -----	40

• Veteran—living with or reasonably contributing to the support of spouse, or with one child or more:

Maximum annual income	1 dependent	2 dependents	3 or more dependents
\$1, 000 -----	\$90	\$95	\$100
2, 000 -----	75	75	75
3, 000 -----	45	45	45

If a pensioned veteran needs regular aid and attendance, his monthly rate is increased by \$70.

SURVIVORS' BENEFITS

Six-Months' Death Gratuity. If you should die while on active duty, or from service-connected causes within 120 days after separation, your wife or other eligible survivor may be entitled to a lump-sum death gratuity of six times your total monthly basic pay (plus special, incentive, and proficiency pay but *not* allowances for subsistence, quarters, and clothing). The minimum payment is \$800; the maximum is \$3,000. The payment of the sum is made as soon as possible by your Service.

Dependency and Indemnity Compensation.⁴ If you should die of a service-connected cause, either while on active duty or after separation or retirement, the Veterans Administration will, upon application, pay monthly compensation to—

• **Your Unremarried Widow.** Rate of \$120 plus 12 percent of the current monthly basic pay of an active duty serviceman having the same pay grade and length of service that you had at the time of your death or separation. Minimum payment is \$130 at present.

• **Your Unmarried Children Under 18.** If there is no entitled widow, payments for children under 18 years old (under 21, if attending school) are: for 1 child, \$77; for 2 children, \$110; for 3 children, \$143; for each additional child, \$28.

• **Your Unmarried Children Over 18.** For a helpless child (one who became permanently incapable of self-support before age 18), if widow also is entitled to payment, \$77; or, if there is no entitled widow and no other entitled child, \$105.

A child over 18 but under 21 attending school, but not receiving War Orphan's Education assistance, may receive \$39 monthly if widow also is entitled to payment. If there is no entitled widow, the child will be entitled to his share of the amounts authorized for unmarried children under 18, depending on the number of children.

⁴ If you die with an inservice waiver of Government life insurance in effect, your eligible survivors will not be entitled to the dependency and indemnity compensation rates, but will be entitled to the old form of death compensation which, in most cases, is lower.

• **Your Dependent Parents.** From \$17 to \$83 for one surviving dependent parent, and from \$11 to \$55 each for two surviving parents, paid (within certain income limitations) on a sliding scale according to other income and marital status. Compensation for dependent parents is in addition to any payments to surviving widow or children.

The indemnity compensation rates above are the same for both wartime and peacetime service-connected deaths, and, except in the case of dependent parents, are payable without regard to other income.

VA will pay a special allowance to a widow with children, whose husband was not fully and currently insured by social security. Payments vary, and are paid according to certification by social security.

Social Security. If you have the necessary coverage at death (which may be less coverage than you would need for your social security retirement benefits), social security will provide a monthly income to your unmarried children under age 18, and to your disabled children over 18 if they became disabled before reaching 18, and to your widow if she is caring for a child or children under 18. It also may provide an income to your widow at age 62 and to your dependent parents at age 62.

The amount of benefits that would be paid your dependents after your death depends upon your average earnings. The family benefits range from \$60 to \$254 monthly. You should inform members of your family that they must apply for these benefits, since payment is not automatic.

Another social security benefit that may be received is a lump-sum death payment of between \$120 and \$255. This is paid to your surviving widow (or widower), or, if there is no qualified widow (or widower) surviving, the person or persons paying your burial expenses. The person entitled to the lump-sum payment has until 2 years from date of death to file a claim for it. Application may be made to the nearest social security office.

Any social security benefits paid your survivors are separate from, and in addition to, any form of compensation or other benefits paid by the Veterans Administration (including the payment toward burial expenses).

Retired Serviceman's Family Protection Plan. You can provide your widow and/or children with a monthly income after your death in retirement by electing to pay for a survivorship annuity from your retired pay. This voluntary plan is made possible under the Retired Serviceman's Family Protection Plan (Public Law 381, 87th Congress, 4 October 1961). It amends the Uniformed Services Contingency Option Act of 1953.

You can provide an income of one-eighth, one-fourth, or one-half of your retired pay, reduced by the cost of the survivorship annuity, for your widow and/or children through this program. You must choose the plan you want either before you complete 18 years of service for pay purposes, or at least 3 years before the first day for which you will be entitled to receive retired pay.



LET YOUR WIFE KNOW...

Costs vary, depending on your age at retirement, your beneficiaries' ages, the option or option combination you choose and percentage of coverage desired. For information about your particular case, consult your personnel or insurance officer. The Department of Defense pamphlet "Retired Serviceman's Family Protection Plan," DoD Pam 6-12A, 11 December 1961, gives details about the plan and examples of typical costs.

Even if you are single you should consider making an annuity election in favor of the wife and children you might have before retiring. If you do not marry and thus have no eligible beneficiary when you retire, the plan is void and your retired pay will not be reduced.

Pensions for Widows and Children. The Veterans Pension Act of 1959, effective 1 July 1960, liberalizes the nonservice-connected pension program for widows and children of World War I or II and Korean conflict veterans. It makes many more veterans' widows and children eligible for pensions by raising the widows' income ceiling, and dropping the requirement that the veterans have service-connected disabilities, however slight, at the time of their death from non-service causes. It also provides new sliding-scale pension rates based upon actual need.

Eligibility requirements are: the veteran must have had 90 days' service, unless discharged sooner for service-connected disability; or he must have been receiving or entitled to receive compensation or retirement pay for a service-connected disability incurred during the war; and be discharged under conditions other than dishonorable.

• Pension rates for a widow without a child:

Maximum annual income	Monthly pension
\$600 -----	\$60
1,200 -----	45
1,800 -----	25

• Pension rates for a widow with one child:

Maximum annual income	Monthly pension
\$1,000 -----	\$75
2,000 -----	60
3,000 -----	40

If a widow has more than one child, her monthly pension is increased by \$15 for each additional child.

Whenever there is no widow eligible for this pension, the child or children of a wartime or Korean conflict veteran who does not have a service-connected disability at the time of his death will be paid a pension at the monthly rate of \$35 for one child, and \$15 for

each additional child. This pension will be paid to eligible children in equal shares. No pension, however, will be paid to a child whose annual income, excluding earned income, is more than \$1,800.

Medical Care. If you die while in Service, your eligible survivors are entitled to medical care at Service, but not at civilian, medical facilities as outlined on page 10. This also applies to the survivors of deceased retired servicemen. However, if you die on active duty and your wife is pregnant at the time of your death, she may be provided civilian maternity care for that pregnancy.

Burial. Usually, when an active duty member dies, the Service to which the deceased belonged immediately takes charge. However, if the serviceman dies at home, on leave, or otherwise away from military control, the nearest survivor should first notify the commanding officer at the deceased's duty station, then get in touch with the nearest military headquarters for assistance. If no military authority is available, a reputable undertaker should be put in charge of the remains until military authorities arrive. The Red Cross or a local veterans' organization may be called upon for help.

You should tell your dependents about these necessary steps so that they will be prepared for an emergency. Because most of us don't like to discuss death at any length, you may prefer to write more detailed instructions in the memorandum section of your Personal Affairs Record before giving your dependents a copy. Furthermore, you may want to reach a decision with your dependents about your place of burial—whether you desire it to be in a national cemetery or in some other burial place. The place decided upon should be entered in the memorandum.

When a member of the Armed Forces (or a former member whose last service was honorable) dies, the unremarried spouse, minor children, and in some cases unmarried adult children are entitled to burial in a national cemetery in the same or adjoining grave site. Therefore, in deciding upon burial arrangements, the question of a family burial plot should be considered.

Costs of a serviceman's burial and certain expenses connected with it (such as transportation of the remains) are paid by the Government—up to certain limits. You can get detailed information about allowable burial expenses from your personal affairs (or Navy insurance and benefits) officer.

If you die after completing your service, the Veterans Administration will pay a sum of up to \$250 as reimbursement for your burial expenses, provided:

- You were a veteran of wartime service or service during the Korean conflict; or
- You were a peacetime veteran receiving compensation at time of death; or
- You were a veteran discharged or retired for disability incurred in line of duty.
- Your discharge or release must have been under conditions other than dishonorable, or, if dishonorable, it must have since been changed.

This payment is made to the undertaker, if he is unpaid, or to the person who bore your burial expenses. A claim for payment must be filed with VA within 2 years after permanent burial or cremation. Or, in case of a discharge changed from dishonorable, 2 years from date of the change. The VA burial expense payment is separate from, and in addition to, any similar benefits that may be paid under social security.

Dependents Who Die Overseas. When a dependent of a serviceman dies while residing at, or traveling to or from, an official oversea station, the Service concerned will transport the remains back to the permanent home of the serviceman without charge. This refers only to transportation, and does not include costs of preparing the remains for movement or the cost of the casket or other container for the remains.

Loans for Widows. Your wife should be aware that unremarried widows of servicemen who served during either World War II or the Korean conflict period and who died in Service, or as a result of service-connected disabilities after separation, may qualify for VA guaranteed or insured GI loans to (1) purchase, construct, or improve a home; (2) buy a farm, farm land, stock, feed and seed, farm machinery, and other farm supplies and equipment; and (3) buy a business or undertake or expand a legitimate business venture.

Eligible unremarried widows of World War II veterans have until 25 July 1967 to apply to the VA for a GI loan guarantee or insurance; widows of Korean conflict veterans have until 31 January 1975.

Civil Service Preference. Ten points will be added to a passing score on a Federal job examination for an unremarried widow of a wartime or Korean conflict veteran. This 10-point preference also is extended to the wife of an ex-serviceman with a service-connected disability which would disqualify him for Civil Service appointment along the lines of his usual occupation. A 10-point Civil Service preference also may be given to the mother of a veteran who either died on active duty during wartime or the Korean conflict, or has a service-connected disability rated permanent and total, if she meets certain requirements.

War Orphans' Education. Children between 18 and 23 of a veteran who died from disease or injury incurred or aggravated in line of duty in active service during the Spanish-American War, World War I, World War II, the Korean conflict, or induction period may obtain post-high-school education assistance from the VA. The deceased parent's service must have been terminated under other than dishonorable conditions, and for those who served only during a peacetime induction period, the death must have been the result of performance of duty.

Complete details on applying for this education benefit may be obtained from any VA office.

OTHER RIGHTS AND BENEFITS

Civil Relief Act. The Soldiers' and Sailors' Civil Relief Act of 1940, as amended, is designed to relieve members of the Armed Forces from worry over certain civil problems and obligations.

The Civil Relief Act temporarily suspends enforcement of some of a serviceman's civil liabilities—but only if his inability to meet his obligations has been caused by his military service. It does not release him from his obligations, which he still has to meet. However, at the discretion of a court, the law provides for the postponement of legal actions that might be taken against him. In the case of debt, invoking the Act increases the total amount owed, since interest charges up to 6 percent are authorized on the postponed payments.

The Act also provides that in most cases a serviceman who is a legal resident of one State and is stationed in another may not be subject to certain taxes imposed by the latter State. Included in these are personal property taxes and State income taxes. It applies to automobile licenses only if the home State tags are purchased. No State tax exemption is applicable to dependents of servicemen.

Legal technicalities are involved in any application of the Civil Relief Act, so legal advice is necessary in each case. Remember that the Act is designed as a shield against hardship, not as a weapon to avoid your civil liabilities. Information and advice may be obtained from your legal assistance officer.

Lost or Damaged Property. The Military Personnel Claims Act of 1945 authorizes the payment of certain claims for personal property that is lost, damaged, or destroyed when shipped under orders in connection with travel under orders, or in the performance of military duty. But, if you fail to protect your property while it is still in your possession, or if you neglect to file a claim as soon as possible, your right to repay-

ment may be lost. Consult your claims officer (supply officer in the Navy) for detailed information on forms and filing procedure.

Service Deposits. One of the most profitable ways to save is through the Service Deposit System. This plan is variously known as Soldiers' Deposit, Navy Savings Deposit, or Airmen's Deposit—depending on the Service. (It does not apply to the U.S. Coast Guard.)

Open only to enlisted members, the plan provides an interest rate of 4 percent a year on money deposited with the finance or disbursing officer.

Service Deposit accounts are protected from forfeiture through sentence of a court-martial and are exempt from liability for debt, except debt to the U.S. Government in the case of unpaid taxes.

Members of the Army, Navy, and Marine Corps may make cash deposits, or they may request the disbursing officer to withhold a certain amount from their pay and deposit it to their account. Members of the Air Force may make their deposits only in cash in any dollar amount from five dollars up.

It is important to remember, however, that Service Deposit accounts are "frozen" savings. Generally speaking, they cannot be withdrawn until the end of your current enlistment or until your release from active duty. In an emergency, your commanding officer may authorize withdrawals if the health or welfare of you or your dependents would otherwise be jeopardized.

Note. If you die while in service, your Service Deposit will be included in the settlement of your unpaid pay and allowances to the person(s) designated on your Record of Emergency Data form. If no individual is designated, settlement is made to the next of kin or heirs. Provisions made in your will would have no effect on this settlement.

If you'd like a nice nest egg to help you get started when you return to civilian life, or if you'd just like to get in on a deal that gives you 100 percent safe savings and a 4 percent return, consider the advantages of the Service Deposit System.

Educating Your Children. A good way to set aside money for your children's college expenses is to buy U.S. Savings Bonds registered in the names of your children. When you do this you should file yearly income tax returns for the children in their names, declaring the bond interest they earned. You would not have to pay tax on this interest since presumably in any 1-year period it would not exceed the \$600 personal

exemption allowed. By the time the bonds are cashed in for educational expenses the money would be free and clear. As your children's legal guardian you could cash the bonds earlier if you needed to in order to meet an emergency.

WHEN YOU NEED HELP

If you have a personal problem, don't let it get you down. There are plenty of people who can help you. Usually you can get good advice from your immediate superior or your commanding officer. If neither of them can suggest a solution, they are likely to recommend that you take your problem to the personnel officer, the legal assistance officer, the personal affairs officer, the Red Cross representative, or the chaplain.⁵

Your Chaplain. Here is a man who can help you solve many of your serious personal problems. For proof of this, just ask any oldtimer in your Service.

All chaplains have a general understanding of the needs and rituals of the various faiths—Protestant, Catholic, and Jewish—and are ready to assist you or to try to obtain the assistance of a clergyman of your faith.

Your chaplain will advise you on religious or moral problems and will help you and your family solve other personal problems. He is usually familiar with the sources of information about all matters that may affect your well-being. He's a good man to consult if you are having domestic troubles. Naturally, anything you tell him will go no further.

Anyone planning marriage, especially in a foreign country, should talk with the chaplain and the legal assistance officer to make sure that all Service requirements and local laws have been complied with, as well as to make other preparations.

Whenever possible, your chaplain will assist you or your family in making arrangements for a funeral.

Emergency Financial Assistance. If you are in real need of emergency financial assistance, you may be able to get it from the Red Cross or the relief society of your Service (Army Emergency Relief, Navy Relief [includes Marine Corps], Air Force Aid Society, and Coast Guard Welfare Association). This help may be

⁵ In the Army, Air Force, and Marine Corps, personal affairs specialists are usually assigned in each unit to assist personnel and their dependents in solving many of their personal problems. The Navy insurance and benefits officer performs a similar function.

rendered in case of death or serious illness in your family, or in some other situation that demands either your presence or the sending home of money. At such a time, the Red Cross or the appropriate relief society may lend you the money for your transportation or to send home. Outright grants are made in some instances. Naturally, if you receive a loan from any of these organizations, you are expected to repay it when possible.

Your nearest Red Cross representative or your chaplain can explain the aid available to members of the Armed Forces in time of personal or family crisis.

servicemen's children born overseas

DON'T DELAY—ACT TODAY!

You—and you alone—are the one who can put your personal affairs in order. Of course you EXPECT to be around for a long time, BUT . . .

Don't gamble with trouble for your loved ones!

Consider them by preparing your—

- Necessary legal documents.
- Personal Affairs Record.
- Military history file.
- Record of Emergency Data form: DA 41, NAV-PERS 601, AF 246, NAVMC 10526-PD, or CG 4133.

One final thought: Do these things TODAY!



Although a child born overseas of two American parents is a U.S. citizen, proving it may become a somewhat slow and complicated process when the child enters school or the Armed Forces, or seeks employment in this country—UNLESS the parents have taken the proper steps following birth and upon reentry into the United States.

Here's how to avoid future embarrassment and trouble for yourself and your child, if it was born in a foreign country:

(1) Obtain at least eight copies of the birth

certificate, if the country issues birth certificates.

(2) Register the child's birth at the nearest American consulate.

(3) Upon return to the United States, file Department of Justice Form N-600 ("Application for Certificate of Citizenship") with the Immigration and Naturalization Service, which will issue the requested documents upon verification of the facts.

For further information on this subject, consult your legal assistance officer.

RECORD

..... (First) (Middle) (Last name)
..... (Organization) (Service number)
Permanent or legal address: (No. and street) (Town) (County) (State)

I. Personal data:

1. Birth: (Town) (County) (State) (Month, day, year)
2. Naturalization (if applicable): (Month, day, year)
by (Designation and location of court granting naturalisation)
3. Parents:
Father: (First) (Middle) (Last name)
Mother: (First) (Middle) (Maiden) (Last name)
4. Marriage:
to whom (First) (Middle) (Last name)
place and date (Town) (County) (State) (Month, day, year)
5. Children (full name, place, and date of birth)
6. Personal lawyer or trusted friend who may be consulted regarding my personal or business affairs:
(Full name) (Street) (Town) (State)

II. Family records location:

1. Birth certificate or other proof of date and place of birth of myself and each member of immediate family (Required by insurance companies and Social Security Administration)
2. Naturalization papers of myself, spouse, children, if not born in United States
3. Marriage certificate (Necessary in order to establish claims for certain payments and benefits and in connection with the will, also VA and Social Security benefits)
4. Divorce papers (or certified copies) or death certificates
5. Adoption papers (if applicable)

III. Military Service Personal File Location (Discharge papers, orders, etc):

IV. Other important papers:

1. Will:
 - a. I have not executed a will
 - b. I have executed a will:
Location:
Lawyer's name and address:
Executor's name and address:
2. Power of Attorney:
 - a. I have not executed a Power of Attorney.
 - b. I have executed a Power of Attorney dated (Month, day, year)
naming (Agent or attorney in fact) (Address)
3. Income tax:
 - a. Copies of my Federal income tax returns and related papers are located at
 - b. Copies of (Name of state) income tax returns and related papers
are located at
4. Copies of my (Property, local, etc.) tax returns and related papers are located at

personal affairs record (con.)

V. Insurance.

My life is insured as follows:

1. Type: Government Commercial Both
 Insurance Company Policy No. Amount Payment Option

Policies are located at
 Premium receipts are located at

2. Add in same manner pertinent information about property, accident, medical, liability, or other insurance protection you have.

VI. Social Security:

1. Social Security Number
 Issued (Date) (Town and State)

Social Security card or stub is located

Social Security tax payments were made in (List years)

2. Location of up-to-date employment record

VII. Property ownership or interest therein:

1. Real estate consisting of
 located at

The property is encumbered by a (Mortgage, trust, deed, etc.)

held by

Taxes on the property are paid through year

Add as many other entries as may be required to complete the record for each piece of real estate in which you have an interest.

2. Automobile: (Make, model and year) (State in which licensed)

Automobile is insured with (Name insurance company)

Insurance policy number

Premiums paid to (Due date of next premium payment)

Automobile papers are located at (Bill of sale, title, mortgage, insurance policy, registration)

3. Personal property: List locations of pertinent papers relating to other large or expensive items of personal property such as a boat, machinery, livestock, goods in storage, jewelry, cameras, etc.

VIII. Bank accounts:

1. Type of account (Saving or checking—individual or joint) located
 in (Name and location of bank)

2. Add as many similar entries as may be needed to show all bank accounts.

IX. Safe deposit box:

1. Name of bank or trust company
 Its address

2. Location of safe deposit box key

X. United States War or Savings bonds, located at

1. Person designated as (Co-owner) (Beneficiary)

2. List of War or Savings bonds by denomination, serial number, and location (necessary if lost bonds are to be replaced).

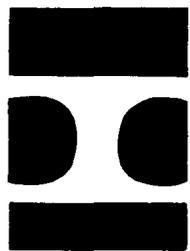
XI. Stocks, bonds, and securities owned are located at

XII. Designated beneficiary: Name(s) and address(es) of person or persons designated on my official Record of Emergency Data form to receive settlement of unpaid pay and allowances (including Service Deposit savings) in the event of my death

XIII. Enter any additional data regarding insurance, allotments, military records, instructions to dependents, VA claim number, any former service or serial number, etc.

(Use an extra sheet of plain paper, if needed)

Date Signature



Index

	Page		Page
Allotments.....	8	Medical Care for Dependents.....	10
Automobiles.....	7	Medical Care for Survivors.....	15
		Military Records.....	5
Bank Accounts.....	6		
Burial.....	15	Pensions, Nonservice-Connected Disability.....	13
		Pensions, Widows' and Children's.....	15
Chaplain.....	17	Personal Affairs Record.....	4
Children Born Overseas.....	18	Personal Affairs Record Form.....	19
Civil Relief Act.....	16	Personal Property.....	7
Civil Service Preference.....	16	Power of Attorney.....	5
		Property, Lost or Damaged.....	16
Dependency and Indemnity Compensation.....	13	Putting Your Affairs in Order.....	4
Dependents' Benefits.....	8		
Dependents' Housing.....	9	Real Estate.....	7
Dependents' Transportation.....	9	Retired Serviceman's Family Protection Plan....	14
Dependents Who Die Overseas.....	16	Retirement.....	11
Dislocation Allowance.....	9		
		Safe-Deposit Boxes.....	7
Emergency Data, Record of.....	5	Service Deposits.....	17
Emergency Financial Assistance.....	17	Six-Month Death Gratuity.....	13
		Social Security.....	12
Home Loans.....	9	Social Security for Survivors.....	14
Household Goods, Movement of.....	9	Soldiers' and Sailors' Civil Relief Act.....	16
		Survivors' Benefits.....	13
Income Taxes.....	5		
		Transportation for Dependents.....	9
Legal Assistance.....	5		
Life Insurance.....	6	War Orphans' Education Assistance.....	16
Loans for Widows.....	16	Wills.....	4

This pamphlet is designed to provide general information about matters affecting your personal affairs. It is not intended—nor should it be considered—to be a complete explanation of the various laws and regulations discussed.

You should see the appropriate officer or agency for full information about specific details and procedures as they apply to you individually.

THE SECRETARY OF DEFENSE

WASHINGTON

13 November 1963

YOUR PERSONAL AFFAIRS (DoD PA-6)—This official Department of Defense publication is for the use of personnel in the military Services.

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Active Army:

OSA (5)	USACDC (50)	PMS Mil Sch Div Units (1)
USofA (5)	Bds (5)	GENDEP (OS) (10)
ASA (FM) (5)	USCONARC (25)	Sup Sec, GENDEP (OS) (10)
ASA (RD) (5)	ARADCOM (50)	Dep (OS) (10)
ASA (LOG) (5)	ARADCOM Rgn (50)	Army Dep (15)
CofSA (5)	OS Maj Comd (25)	Army Hosp (10)
DCSPER (25)	USSTRICOM (25)	WRAMC (5)
OPO (5)	OS Base Comd (25)	BAMC (5)
TAG (5)	LOGCOMD (25)	Pers Cen (5)
CofCh (5)	MDW (25)	POE (10)
TPMG (5)	Armies (25)	Trans Tml Comd (5)
TSG (5)	Corps (10)	Army Tml (10)
ACSI (5)	Div (10)	USAOSA (5)
DCSOPS (5)	Bde (5)	PG (5)
CSigO (5)	Regt/Gp/bg (5)	AFES (5)
CMH (5)	Bn (2)	Arsenals (10)
DCSLOG (5)	Co/Btry (2)	AFIP (5)
CofEngrs (5)	Det/Team (2)	USADB (5)
CofSpts (5)	USATC AD (10)	Ret Dist (5)
CofT (5)	USATC Inf (10)	RMS (5)
C/Army Res (5)	USATC Armor (10)	Ret Sta. (5)
Ofc Res Comp (5)	USATC Engrs (10)	Disp (5)
CNGB (5)	USATC FA (10)	AMS (5)
COA (5)	Instls (10)	FOUSA (5)
CofF (5)	USMA (5)	Div Engr (5)
CINFO (5)	Svc Colleges (5)	Dist Engr (10)
CLL (5)	Br Svc Sch (5)	USA Corps (25)
CRD (5)	Joint Sch (5)	Proc Dist (5)
TJAG (5)	Specialist Sch (5)	MAAG (5)
TIG (5)	PMS Sr Div Units (1)	Mil Msn (5)
USAMC (50)	PMS Jr Div Units (1)	

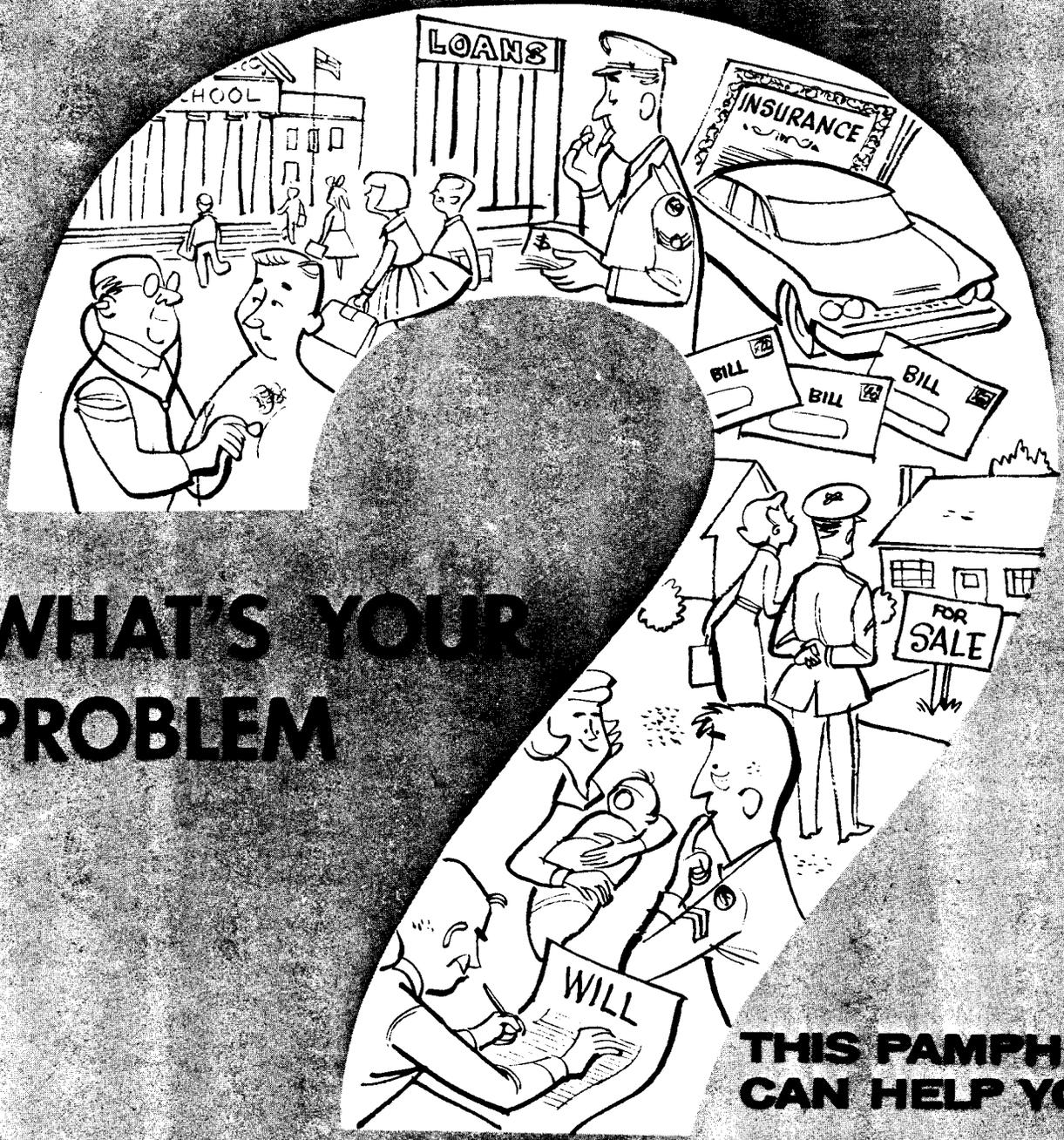
NG: State AG (2); Units—same as Active Army except allowance is one copy for each unit.

USAR: Units—same as Active Army except allowance is one copy for each unit.

For explanation of abbreviations used, see AR 320-50.

Air Force: S; X: One to every 10 military members on active duty.

Marine Corps: MARCORPS LIST A.



**WHAT'S YOUR
PROBLEM**

**THIS PAMPHLET
CAN HELP YOU**

