A BUFFALO & BANYAN RESOURCE · MILITARY RESOURCES

The Family Readiness File

If the worst happens: two documents, one conversation,
and the difference between steady and chaos.

Dr. Liz Moyer · Air Force officer · former mortuary & casualty officer · all branches

Nobody wants to talk about this. I get it — I've been in those rooms. I served as both a **mortuary officer** and a **casualty officer**, stateside and deployed. Every case is different. Every one is hard. And every single time, the paperwork either made a brutal situation manageable, or made it so much worse.

The families who had done the work beforehand still grieved. Of course they did. But they weren't also drowning in chaos at the worst moment of their lives. That's the whole point of this file. You're not being morbid — you're being a leader, protecting the people you love in the one scenario where you can't be there to do it yourself. Most of this takes an afternoon.

START HERE — the one thing nobody tells you

There are **two** designations that control almost everything, they live in **two different systems**, and **they do not talk to each other.**

- **DD Form 93 / vRED** controls who gets notified, who directs your funeral (PADD), the Death Gratuity, and unpaid pay.
- **SGLI** (life insurance) is designated separately in **SOES**, through milConnect/VA.

Update only one, and the wrong person — or no one — gets the money. Update **both. Every time.**

PART 1 — For the Service Member: set it up now

1. Update your DD Form 93 / vRED

Air Force/Space Force: myPers → vMPF → Self-Service. Other branches: your unit personnel section. The DD Form 93 is universal across DoD.

- ☐ Confirm your **primary and secondary next of kin** (who gets the knock on the door first).
- ☐ Designate your **PADD** — the Person Authorized to Direct Disposition of remains. This is who makes your funeral decisions. Be specific.
- ☐ Designate beneficiaries for the **Death Gratuity** and **Unpaid Pay & Allowances**.
- ☐ Use the remarks/wishes space fully: pallbearers, who you want to speak, where you want the service, burial vs. cremation.
- ☐ Re-check it after **every** major life event: marriage, divorce, new child, a death in the family, a move.

2. Update your SGLI in SOES — a completely separate system

milConnect.dmdc.osd.mil → SOES (SGLI Online Enrollment System). Same process for every branch.

- ☐ Verify your **coverage level**. Everyone starts at the **$500,000 maximum** (about $25/month, plus $1 for TSGLI) — if you ever reduced it, confirm the number. Don't assume.
- ☐ Name your **SGLI beneficiary** here. This payout goes to whoever is in **SOES — not** whoever is on your DD Form 93.
- ☐ Check **child coverage**: dependent children are automatically covered for **$10,000** at no cost.
- ☐ Check **spouse coverage (FSGLI)**: up to **$100,000**, in $10,000 increments, never more than your own level.
- ☐ If minor children are your beneficiaries, stop and read the trap below before you finalize.

> **THE MINOR-CHILD TRAP**
> Leave a lump sum directly to a minor child — anything over **$10,000** — and the guardian usually has to go to **probate court** to be named guardian of the child's estate. That runs roughly **$3,000–$4,000 per child**, takes months, and the money sits frozen the whole time. Talk to a financial advisor about a trust or proper structure **before** you name a minor directly.

3. Have a will (it's free)

- ☐ If you don't have one, your **installation legal office** drafts wills for active duty at no cost.
- ☐ Make sure your **executor** knows they're the executor — and knows roughly what's in it.
- ☐ Your **PADD** handles military disposition; your **executor** handles the civilian estate. Same person is fine — just make sure someone owns each role.

4. Tell someone where everything is

The cleanest forms in the world don't help if nobody can find them.

- ☐ Walk your spouse or trusted person through **what each document says and what you want** — not just where the folder is.
- ☐ Fill in the **"Where Everything Lives" page** (Part 3) and store it somewhere they can reach.

- [ ] Make sure they know the **two phone numbers** that start everything (last page).

THE 10-MINUTE VERSION

No time this week? Do exactly two things: (1) open **SOES** and confirm your SGLI beneficiary and amount, and (2) open your **vRED/DD Form 93** and confirm your PADD and next of kin. Those two screens cover the majority of what goes wrong.

PART 2 — For the Spouse or Family: what to expect, what's owed

If you're the spouse or family member, here's what to know **before** you ever need it. The military comes to you — you don't have to chase it. But knowing the system exists makes a hard week survivable.

Who shows up, and what they do

- **Casualty Assistance Representative / Officer (CAR/CAO)** — your single guide through every benefit, form, and claim. They stay with you for the long haul.
- **Mortuary Officer** — coordinates the dignified care, transport, and handling of your service member's remains, and honors the wishes on the DD Form 93.
- **Family Liaison Officer (FLO)** — your day-to-day point of contact for information and logistics.

All of them are professionals who care. But they can only act on what was **written down**. That is why Part 1 matters.

What your family is entitled to — the cheat sheet

Confirm every figure with your CAR and the VA. Amounts change yearly and by situation.

Benefit	Amount	Paid to / notes
Death Gratuity	$100,000	DoD, usually within days. DD Form 93 beneficiary (defaults: spouse → children → parents). Tax-exempt.
SGLI	up to $500,000	SOES beneficiary. Tax-exempt. HEART Act lets it go into a Roth IRA/Coverdell beyond normal limits — ~1 year to act.
Unpaid pay & allowances	varies	Owed from the 1st of the month through date of death. DD Form 93 designation.
DIC (monthly)	$1,699.36/mo base	Tax-free VA payment to eligible survivors (eff. Dec 1, 2025). Add-ons for children & other factors.
SBP / DEA-Fry / TRICARE	ongoing	Survivor income, education benefits, and continued health coverage for eligible survivors.

Your first weeks (let the CAR pace this with you)

First few days

- [ ] Confirm **decision-maker roles** — PADD for military, executor for the estate.
- [ ] Let the **CAR coordinate death certificates** (you'll need extra copies for civilian accounts too).
- [ ] Basic security for the home — keys, codes, accounts.

First few weeks

- [ ] File **SGLI** and any civilian life-insurance claims (your CAR helps).
- [ ] Make sure you're **financially functional** — an account and card in your own name that work today.
- [ ] Begin **DIC** and other VA claims with your CAR.
- [ ] Connect with **professional advisors** — financial, legal, tax — before big money lands.

THINGS TO DELAY ON PURPOSE

Do **not** make major decisions immediately — selling the house, big moves, lending money. Grief plus pressure is how people get taken advantage of. The military support system exists to buy you breathing room. Use it.

PART 3 — Where Everything Lives + Numbers to Bookmark

"Where Everything Lives" — fill this in (keep it private)

Write where to find each item, not the contents. Store this where your trusted person can reach it.

DD Form 93 / vRED: ____

SGLI / SOES login + beneficiary record: ____

Will & power of attorney: ____

Life insurance (civilian) policies: ____

Bank / investment / TSP accounts: ____

Property, vehicle titles & deeds: ____

Passwords / password manager: ____

Key contacts (CAR office, attorney, advisor, clergy):

____

My written wishes (service, disposition, messages):

____

Numbers and tools worth bookmarking

milConnect / SOES (SGLI)	milconnect.dmdc.osd.mil
VA — SGLI	va.gov/life-insurance/options-eligibility/sgli
VA — survivor benefits & DIC	va.gov/family-and-caregiver-benefits/survivor-compensation
DD Form 93 / vRED	your branch personnel portal (AF/SF: myPers → vMPF)
Installation legal office	free wills & POAs for active duty
Military OneSource — survivor support	militaryonesource.mil · 800-342-9647 (24/7)
Your installation Casualty Affairs office	find the number now — keep it in your phone

You don't have to figure this out alone.

That's the whole channel — the hidden rules and the admin nobody hands you. Evals, promotion, PCS, deployment, and the stuff that quietly trips families up — every week.

→ Subscribe to **Military Resources** — and do the file this week. Then share it with your unit and your spouse.