



SGLI ONLINE ENROLLMENT SYSTEM (SOES) & ESTATE PLANNING FOR MINOR CHILDREN FACT SHEET



Service members may now update their SGLI enrollment online through MilConnect by visiting <https://milconnect.dmdc.osd.mil/milconnect> and selecting “Manage my SGLI”.

Through this link, Service members can manage their coverage and beneficiaries. Below you will find helpful beneficiary options for Service members with minor child(ren). Please review this document in its entirety and the “helpful hints” at the end of this fact sheet before finalizing your SOES/SGLI designations. Should you have any questions or concerns, you should contact the Fort Moore Legal Assistance Office.

Designating a Trustee:

Once you have a trust established through a will (you can visit the Legal Assistance Office to complete this), the Service member may designate the Trustee to receive any SGLI proceeds being used to fund the trust in a lump sum and to hold in trust for the benefit of the named beneficiaries of that trust (e.g., minor child(ren)).

For example, if your Will leaves everything to your spouse, and if your spouse dies before you, then to your child(ren) in a trust, your SGLI would likely be:

- Spouse – Primary Beneficiary – 100%, *and*
- Trustee for Children’s Trust – Secondary Beneficiary – 100%

To add minor child(ren) as your beneficiary, either primary or secondary, with a named trustee for their assets:

- Step 1 – under “Relationship” select “Other”
- Step 2 – under “Description” type “to my Trustee, to fund a trust for my children established under my Will” and then name the Trustee in the “First / Last Name” boxes.

NOTE: you cannot create a trust through the SGLI designation. You can only direct the SGLI funds to be held in a trust in accordance with a properly signed and executed Will or similar document that describes the responsibilities of the Trustee. If you do not have a Will but have minor children for whom you wish to provide, proceed to Custodian.

Designating a Custodian under UGMA / UTMA:

The Uniform Gift to Minors Act or Uniform Transfers to Minors Act (UGMA / UTMA) permits a Service member to designate a custodian to their children’s assets. The custodian must manage and use the funds for the benefits of the beneficiary, which allows the child to immediately benefit from the parent’s legacy without court involvement. Note that unlike a trustee, who releases the trust funds at the age you select in your Will, a Custodian must release money to the child when the child turns 18 or 19.

To add a minor child as a beneficiary with a named Custodian:

- Step 1: under “Relationship” select “Other”
- Step 2: under “Description” type “As Custodian for my child(ren), pursuant to UGMA/UTMA” and name the Custodian in the “First Name / Last Name” boxes.

What happens if I designate my minor child(ren) as my SGLI beneficiary?

If you elect to name your minor child as beneficiary and your child is still a minor at the time of your death, the insurance will be paid to either:

- The court-appointed guardian of the child's estate; *or*
- To the child when he/she reaches the age of majority (state dependent).

To add a child as beneficiary, primary or secondary:

- Step 1: under "Relationship" select "Child"
- Step 2: enter their name under the "First Name / Last Name" boxes.

How do I get a copy of my SGLI Certificate of Coverage?

After updating and saving your information on the SGLI Online Enrollment System (SOES), the SOES will send an automated email alert to your primary email on your MilConnect profile. That email will not contain an attachment or information about your recent elections on the SOES.

You can only print / save a copy of your SGLI Certificate of Coverage after designating your beneficiaries. To obtain a certified copy:

- Once you complete your designations, you will automatically return to the SOES/SGLI home screen.
- Select "Print / Save Certificate" Tab under your SSN, Rank, Grade, and SGLI Last Certification Date.
- A popup box will appear, select "okay"
- Under "Select a Document" choose "Certificate of Coverage"
- You have two options:
 - (1) email the document
 - A popup box will appear, and you will need to enter your email address and password. Remember this password, you will need it to open the encrypted email attachment.
 - (2) save / print from the popup Adobe box

How do I obtain a "Proof of Coverage" Letter?

- On the Homepage, select "Retrieve my correspondence"
- Select "Proof of Coverage"
- Check the box with your name (Sponsor's name) and generate a pdf
- Save the attachment

If you have questions concerning this fact sheet or to schedule an appointment, contact the Fort Benning Legal Assistance Office.



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