



## **CAN I SKIP THE WILL LINE AT THE SRP?**



The short answer is ‘Maybe.’ A Will is a voluntary document, you must decide if you need and want one. Making a Will at the SRP site is not the best option – time is limited and attorneys sometimes must triage. You are entitled to a Will while on active duty, but the preferable option, by far, is to consider if you need/want one and make an appointment at the legal office without the pressure or time constraints that come into play when preparing for deployment. And if you do your Will early – you can definitely skip the legal line!

### **I’m a single soldier, do I need a Will?**

A Will simplifies probate for your parents, but most single Soldiers do not need a Will. You have your SGLI life insurance (controlled by the SGLI form, not your Will) your death gratuity (controlled by the form, not your Will) and your bank accounts (most accounts have a payable upon death – POD – person listed, controlled by the form, not by the Will.) If these are your three big assets, you have already handled your significant Estate matters.

### **I’m a single Soldier and I’m not close to my father. Do I need a Will to make sure he doesn’t get anything?**

If you have listed your mother or other person on your SGLI, Death Gratuity and bank accounts, you have safeguarded most of your assets. However, if you want to make certain your father does not get anything – personal possessions, and so forth – you will need a Will.

### **I did a Will three years ago, but everything is the same. Do I need to do another one?**

No, you can still skip the Will line. Unlike a power of attorney, a Will doesn’t expire. If the Will suits your needs and gives your property to the correct people, just check to make sure it’s still in your possession. If so, you don’t need a Will unless something significant changes.

### **I've done a Will before, but I've had another child. Do I need another Will?**

Probably not. Check your Will. If it was prepared by a military legal office, the section listing your children by name should say "and any child heretofore born" or similar language. If you have that language, then legally your new child is already included in your Will. The child will inherit with your other children. While it is nice to have all of the children listed by name, it is not a legal requirement.

### **What if this is my first child?**

You need a Will. Think about guardians, trust funds and what friend or relative can take on those duties for you. If you are married, the Will is an important back up plan if you and your spouse are in an accident. Without a Will, your relatives can petition the court to be appointed to manage your SGLI and care for your child. Wouldn't you rather make that choice yourself?

### **I have children, but they don't live with me, do I need a Will?**

Probably. You could leave a portion or full amount of your SGLI to your children, but they can't manage it until they are 18. You will need to appoint a custodian on your SGLI to manage the money and provide money to the guardian for their needs, we have language you can use at the SRP Legal Station. If you don't want them to receive a large sum of money until they are older, you need a Will. We will help you create a trust fund in the Will.

### **If I have a Will with a Trust Fund, I can skip the SGLI line, right?**

WRONG! Remember, the Will does not control the SGLI, you have to use the form. If you decide on a trust fund in your Will, and you need to put your SGLI money in to fund it, we will give you language for your SGLI form. Such language might say "To my trustee Joe Smith, to fund a trust created in my Will for the benefit of my children John and Joanna Smith." After we prepare the Will, we will give you the exact language you need.

### **My mother's the guardian in my Will, so I can just put her by name on my SGLI as my mother. I know she'll take care of it, right?**

This is a dangerous course of action. On paper, all of that money belongs to your mother and no one knows what the two of you discussed or decided. If your mother is in a bad car wreck and sued, the money could be taken in the lawsuit. If your mother

dies, your SGLI money could go through her Will to other people. You should list her as custodian or trustee after consulting with the attorneys at the SRP Legal Station.

**I did a Will last SRP, but I can't find it. You have a copy on file that the court can use, right?**

No. The court will need the original document, with notary seal and witness signatures. If you can't find it, you need to make another Will. Make sure you keep your Will in a safe place and review it from time to time. The Will does not expire, so you do not need to make a new Will unless you've lost the old one, or something significant in your life has changed – a child, marriage, need to disinherit someone, and so forth.



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