

## **1. Why is it important or service members to update their SGLI and vRED?**

The Record of Emergency Data (vRED) and SGLI form are two of the most critical documents a servicemember is responsible for maintaining throughout a military career.

The vRED is used to contact the next-of-kin in the case of a debilitating injury or death. It is also used to designate a beneficiary to receive certain military benefits, as well as identifying the person authorized to make decisions regarding funeral arrangements and the final resting place of the servicemember upon their death.

The SGLI form is the only document recognized to identify the legal beneficiary for the member's Servicemembers Group Life Insurance payment should a death occur.

Commanders, Casualty Assistance personnel and Mortuary Affairs personnel rely heavily on these two documents as a vital source of information when a crisis occurs resulting in serious injury or death of the servicemember.

## **2. What types of problems occur when a servicemember does not update their information and an unfortunate incident occurs?**

The primary goal of the Air Force Casualty Program is to provide prompt casualty reporting, humane notification and compassionate assistance to the next-of-kin when a casualty occurs. Outdated or missing information on the vRED and/or the SGLI form can significantly impact this process, leading to undesirable results for the surviving family members. Injury or death notifications can be delayed if the name and location of the next-of-kin cannot be determined due to incomplete or inaccurate information. Just as importantly, it may be impossible to carry out the final wishes of a servicemember regarding military benefits, who can make decisions regarding the funeral, etc., if those wishes are not documented on the vRED and SGLI. Additionally, failure to maintain this critical information can lead to delays in determining rightful beneficiaries.

## **3. How important are the SGLI and vRED documents to family members and spouses in the case of a death?**

The availability and accuracy of information on these two documents play a huge role in how the spouse and family members cope with the loss of their loved one. When everything is in order, and the member upholds their personal responsibility to take care of their family, it allows the next-of-kin to focus on getting through the immediate crisis in a healthy manner. The last question a grieving spouse should be asking is, "Why didn't my loved one ensure I was taken care of?"

### **Additional Comments:**

Something to think about:

Would you take out half a million dollars in civilian life insurance, pay monthly premiums, and not name a beneficiary -- leaving the laws of the State of Colorado to

decide who gets the money? Or leave your former spouse listed as the beneficiary after you remarried? That is exactly what you are doing when you fail to update your vRED and SGLI form!

I had the unpleasant experience several years ago of telling the parents of a single military member that the member's former girlfriend would be receiving the entire \$250,000 SGLI payment because the member had failed to update his SGLI beneficiary form at the time the relationship ended. The SGLI form on file was accomplished during happy times, and since he never updated it, it was a legal binding document requiring the entire amount to go to the former girlfriend. Do you really think that was what the servicemember wanted to leave his SGLI to his ex-girlfriend?

Do you love your family? Please take a few minutes of your time to show them by ensuring your vRED and SGLI forms are current!