

Following articles presented by the 150th Fighter Wing Judge Advocate Office.

Military Sentinel-FTC's Consumer Protection Website

Military members, DoD civilian employees, and their families, are targets of specific consumer fraud scams and face many consumer-related problems. In response, on 24 September, in a joint unveiling with the DoD, the Federal Trade Commission (FTC) launched the *Military Sentinel* public Website, an initiative aimed at improving consumer protection for DoD personnel. The FTC designed the *Military Sentinel* to centralize the on-line collection of consumer fraud and identity theft complaints from DoD personnel, while providing easy access to consumer education and fraud prevention resources and materials. In the past two years, on-line complaints forwarded to the FTC have resulted in hundreds of consumer fraud investigations, and the return of millions of dollars to consumers. The *Military Sentinel* Website is located at www.consumer.gov/military/. It is modeled after the FTC's central complaint database, the *Consumer Sentinel*, located at www.consumer.gov/sentinel/. However, only the *Military Sentinel* is capable of centralizing DoD complaints, and targeting specific business practices that affect military members and DoD civilian employees.

DoD personnel may file consumer fraud and identity theft complaints on the *Military Sentinel* public Website from their personal computers, or seek advice from their base legal assistance office. Simply click on "US Air Force" from the *Military Sentinel* site to file complaints www.consumer.gov/military/airforce.htm. DoD complaints are forward to over 550 law enforcement agencies in the US, Canada, and Australia, and are moni-

tored according to branch of service and military installation. This centralization of complaints provides military members and DoD civilian employees with vital information to better protect them in the marketplace. For example, DoD complainants receive an FTC response tailored to their specific complaint. Also, the FTC will make available quarterly charts and graphs for the *Military Sentinel* showing consumer fraud and identity theft trends and their prevalence at every military installation. For further information, please contact Major Gaudette at the legal office.



"By Law" Designation May Miss Intended Beneficiaries

If you have designated your SGLI benefits to be distributed "By Law," do you know who would receive the insurance proceeds upon your death? Chances are you don't.

Most service members understand the value of being able to leave up to \$250,000 to their loved ones via their SGLI benefit. Many, however, unknowingly put at risk their intended beneficiaries' ability to collect payment from the policy. By writing "By Law" as the policy's beneficiary, you give up (or "forfeit") control of the distribution of the proceeds and open the door to

claims, disputes and potentially lengthy litigation by third parties claiming to be beneficiaries under the "By Law" distribution scheme.

When you use a "By Law" beneficiary designation on your SGLI policy, a court may end up interpreting the distribution of your benefit using definitions from the SGLI statute and state laws. As these laws vary from state to state, the legal definition of terms like "spouse", "child", "parent", and "next of kin" may not be the same as you intend. For instance, the term "parent" generally does not include foster parents or stepparents. An actual case of a member who died on active duty with "By Law" as the beneficiary designation for SGLI illustrates this point. For his entire military career, the member had sent monthly allotments to the foster parents who raised him. Yet on his death, his SGLI proceeds went not to the "parents" he intended but to the drug-addicted natural mother who had abandoned him as a child. Another example of money going to the wrong beneficiary is when a divorce occurs and the former spouse was not removed from the designated beneficiary form. Without a specific indication of who you intend to be your beneficiary, no one can confidently predict how a "By Law" designation will be distributed.

Don't leave the distribution of this valuable benefit to chance. **Take a few minutes to specifically name your intended beneficiaries of your SGLI policy.** Review the beneficiaries you have listed regularly—when you PCS, prepare to deploy, or whenever circumstances affecting your family arise, such as a birth, death, marriage, divorce or separation. This responsible approach best ensures the proceeds from your SGLI policy are distributed in a timely manner only to those who you wish to receive payment.

If you have any questions pertaining to your SGLI benefits, please visit your MPF or Major Gaudette at the legal office.

"I'm all in favor of keeping dangerous weapons out of the hands of fools. Let's start with typewriters." - Frank Lloyd Wright (1868-1959)

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