

PUBLIC LAW 93-289 May 24, 1974
Title 37 United States Code, Section 707

(Authority for Payroll Deduction of Life Insurance Premiums, ONLY,
from National Guard Drill Pay)

§ 707. Allotments: members of the National Guard

(a)¹ The Secretary of the Army or the Secretary of the Air Force, as the case may be, may allow a member of the National Guard who is not on active duty to make allotments from his pay under sections 204 and 206 of this title for the payment of premiums under a group life insurance program sponsored by the military department of the State in which such member holds his National Guard membership or by the National Guard association of such State if the State or association concerned has agreed in writing to reimburse the United States for all costs incurred by the United States in providing for such allotments. The amount of such costs and procedures for reimbursements shall be determined by the Secretary of Defense and his determination shall be conclusive. All amounts of reimbursements for such costs received by the United States from a State or an association shall be credited to the appropriations or funds against which charges have been made for such costs.

Added Pub.L. 93-289, § 11(a), May 24, 1974, 88 Stat. 172.

¹ Section enacted without a subsec. (b).

Liability of United States for Losses or Damages. Section 11(b) of Pub.L. 93-289 provided that: "The United States shall not be liable for any losses or damages suffered by any person as the result of

any error made by any officer or employee of the United States in administering the allotment program authorized under subsection (a) [this section]."

In a letter signed by H.H. Kraft, Jr., Deputy Assistant Secretary of Defense, dated 4 Oct 1985, he states that:

"We (DOD) reviewed 37 U.S.C. 707 and determined that the statute permits only group life insurance premium allotments from the pay of National Guard members. An allotment for any other purpose is not authorized under the statute. The legislative history from Senate Report 93-769 authorizes allotments 'to make payment for group life insurance premiums and for no other purpose.' "

tion there shall be contributed to the insurer or insurers issuing the policy or policies from the appropriation 'Compensation and Pensions, Veterans' Administration' an amount necessary to cover the cost of the insurance in excess of the premiums established for eligible veterans, including the cost of the excess mortality attributable to such veteran's service-connected disabilities. The Administrator may establish, as he may determine to be necessary according to sound actuarial principles, a separate premium, age groupings for premium purposes, accounting, and reserves, for persons granted insurance under this subsection different from those established for other persons granted insurance under this section. Appropriations to carry out the purpose of this section are hereby authorized.

Appropriation.

38 USC 778.

“§ 778. Reinstatement

“Reinstatement of insurance coverage granted under this subchapter but lapsed for nonpayment of premiums shall be under terms and conditions prescribed by the Administrator.

38 USC 779.

“§ 779. Incontestability

38 USC 773.

“Subject to the provision of section 773 of this title, insurance coverage granted under this subchapter shall be incontestable from the date of issue, reinstatement, or conversion except for fraud or nonpayment of premium.”

(b) The analysis of subchapter III of chapter 19 of title 38, United States Code, is amended by adding at the end thereof the following:

“777. Veterans' Group Life Insurance.

“778. Reinstatement.

“779. Incontestability.”.

SEC. 10. Chapter 19 of title 38, United States Code, is amended as follows:

38 USC 765.

(1) By striking out “Environmental Science Services Administration” wherever it appears in section 765 and inserting in lieu thereof “National Oceanic and Atmospheric Administration”.

38 USC 769.

(2) By striking out “General operating expenses, Veterans' Administration” in clause 3 of subsection (d) of section 769 and inserting in lieu thereof “General Operating Expenses, Veterans' Administration”.

38 USC 774.

(3) By striking out “Bureau of the Budget” in section 774 and inserting in lieu thereof “Office of Management and Budget”.

SEC. 11. (a) Chapter 13 of title 37, United States Code, is amended by adding at the end thereof a new section as follows:

37 USC 707.

“§ 707. Allotments: members of the National Guard

“(a) The Secretary of the Army or the Secretary of the Air Force, as the case may be, may allow a member of the National Guard who is not on active duty to make allotments from his pay under sections 204 and 206 of this title for the payment of premiums under a group life insurance program sponsored by the military department of the State in which such member holds his National Guard membership or by the National Guard association of such State if the State or association concerned has agreed in writing to reimburse the United States for all costs incurred by the United States in providing for such allotments. The amount of such costs and procedures for reimbursements shall be determined by the Secretary of Defense and his determination shall be conclusive. All amounts of reimbursements for such costs

37 USC 204,
206.

been made for such costs."

(b) The United States shall not be liable for any losses or damages suffered by any person as the result of any error made by any officer or employee of the United States in administering the allotment program authorized under subsection (a).

Liability.
37 USC 707
note.

(c) The table of sections at the beginning of chapter 13 of such title is amended by adding at the end thereof a new item as follows:

"707. Allotments: members of the National Guard."

SEC. 12. This Act shall become effective as follows:

Effective dates.
38 USC 723
note.

(1) The amendments made by section 2, relating to Veterans' Special Life Insurance, shall become effective upon the date of enactment of this Act except that no dividend on such insurance shall be paid prior to January 1, 1974.

(2) The amendments relating to Servicemen's Group Life Insurance coverage on a full-time basis for certain members of the Reserves and National Guard shall become effective upon the date of enactment of this Act.

38 USC 765
note.

(3) The amendments increasing the maximum amount of Servicemen's Group Life Insurance shall become effective upon the date of enactment of this Act.

38 USC 767
note.

(4) The amendments made by sections 5(a) (4) and (5) of this Act, and those enacting a Veterans' Group Life Insurance program shall become effective on the first day of the third calendar month following the month in which this Act is enacted.

38 USC 768
note.

Approved May 24, 1974.

Public Law 93-290

AN ACT

To amend section 505 of title 10, United States Code, to establish uniform original enlistment qualifications for male and female persons.

May 24, 1974
[H. R. 3418]

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. (a) The first sentence of section 505(a) of title 10, United States Code, is amended by striking out "in the case of male persons and not less than eighteen years of age in the case of female persons".

Armed Forces,
Uniform enlist-
ment qualifica-
tions.

(b) The second sentence of section 505(a) of title 10, United States Code, is amended by striking out "male" and by striking out ", or female person under twenty-one years of age,".

SEC. 2. Section 505(c) of title 10, United State Code, is amended by—

(1) inserting "of persons for the duration of their minority or for a period of two, three, four, five, or six years," after "enlistments";

(2) inserting a period after "be" and by striking out the dash after "be"; and

(3) striking out paragraph (1) and paragraph (2).

Approved May 24, 1974.

MEMORANDUM OF AGREEMENT

Allotments from the Pay of Members of the National Guard for Group Life Insurance Premiums

1. To encourage persons to join and remain in the National Guard, full-time coverage under group life insurance is provided for such members.
2. The Secretary of the Army or the Secretary of the Air Force, as the case may be, may allow a member of the National Guard who is not on extended active duty to make an allotment from his pay under sections 204 and 206 of title 37, United States Code, for the payment of premiums under a group life insurance program sponsored by the State military department in which such member holds his National Guard membership or by the State associations of the National Guard if the State or association concerned (hereinafter referred to as association) has agreed in writing to reimburse the United States for all costs incurred by the United States in providing for such allotments.
3. The amount of such costs and procedures for reimbursements shall be determined by the Secretary of Defense and his determination shall be conclusive. All amounts of reimbursements for such costs received by the United States from an association shall be credited to the appropriations or funds against which charges have been made for such costs.
4. The amount of reimbursement cost for each allotment start or stop, except automatic stops as prescribed in paragraph 5h below, will be \$1.00 and the recurring reimbursement cost for each transaction, including those for which there was insufficient pay due the member to make the deduction, will be 18¢ per month. These costs cover both centralized and field activities involved with administering the allotment account. Such costs will be subject to annual redetermination and may be increased or decreased depending on costs of administration at the time. Reimbursement costs will be deducted by the Service Department from the gross amount to be paid the association each month.
5. Procedures:
 - a. Allotment limitations:
 - (1) This allotment will be treated as a deduction from pay.
 - (2) Only one deduction will be permitted for any one member.
 - (3) Only one rate of deduction can apply to any one member.
Any change in the amount of deduction requires the completion of an allotment change form by the member to "discontinue" the old amount and "start" the new amount.
 - (4) Only monthly deductions are authorized.

(5) Only one association will be permitted for any one State. However, one association may be designated for more than one State.

b. The first deduction for a nonprior service member will not be made until after completion of the initial training period and reassignment back to his unit.

c. The necessary form(s) authorizing the deduction will be completed by the member. Deductions from pay will be initiated in the month following the submission date by the member.

d. Distribution of the form(s) will be in accordance with procedures established by the Secretaries of the Army and Air Force. The procedures will provide, as a minimum, that the original will be retained by the military department, a copy will be provided the association concerned; and a copy will be given to the member.

e. Cost of administration will be deducted prior to release of payment to the association. The check will only be drawn in favor of the association concerned and will be mailed by the 20th day of the month following the month reported to the address provided by the association.

f. No provision will be made for actuarial amounts.

g. The listing to the association will include name, SSAN, unit of assignment, amount of deduction and the period for which the deduction applies. The listing will include information by unit and a summary of all units as to the amount collected from members, the number of starts, stops, and deductions for which a charge is being made and the net amount due the association. An identification of members for whom no deduction was made due to insufficient pay for a given month will also be included.

h. Deductions will be made whenever a member earns pay. Payments to associations will be made on a monthly basis. Deductions will be made currently for members who had insufficient pay to permit such deduction during prior months up to a maximum of 4 months. If after the end of 4 consecutive months without sufficient pay to deduct the amount of the current month plus prior months for which no deduction was made, the allotment shall automatically be stopped. The allotment can only be reinstated by initiation of the necessary forms by the member. There will be no charge to the association for the automatic stop.

i. All communications and products will be directed to one designated association source in each State. There shall be no more than one such designation for each of the 50 States, District of Columbia, and territories or possessions.

j. Adjustments requiring a monetary refund to the member or the association will be resolved between these two parties. Employees of the

U. S. Government are not authorized to collect premiums from members for remittance to the associations nor refund monies from the associations to members except through the allotment system prescribed herein

k. No National Guard member will be required to take the association sponsored group life insurance or to use the allotment provisions provided for in legislation.

6. The United States shall not be liable for any losses or damages suffered by a person as the result of any error made by an officer or employee of the United States administering the allotment program authorized. See paragraphs 2 and 3 above.

7. The allotment privilege will not be authorized for members to associations that do not accept the terms of this Agreement as indicated by an authorized signature affixed hereto. The Agreement can be amended at any time if all participating associations and the Department of Defense officials concerned agree to the amendments. This provision does not preclude the unilateral amendment by the Secretary of Defense as prescribed in paragraph 4 above. To simplify the process of proposing and negotiating amendments to the Agreement, the associations concerned shall designate a board, committee or single association to act as the agent for all associations. The Office of the Assistant Secretary of Defense (Comptroller) will act in a similar capacity for the Department of Defense activities involved.

8. For Air National Guard members this Agreement is effective on the first day of September 1974. For Army National Guard members, it is effective on July 1, 1975. A separate interim Agreement covering Army National Guard members for the period between September 1, 1974 and June 30, 1975, has been negotiated. That Agreement is cancelled automatically upon the effective date of this Agreement for Army National Guard members.

Office of Assistant Secretary of Defense
(Comptroller)

National Guard Bureau

Department of the Air Force

Department of the Army

State Military Departments

National Guard Associations

Charles M. Kiefner 12 Dec 75
Signature Date

Clyde Lear 12 Dec 75
Signature Date

CHARLES M. KIEFNER, Maj Gen

CLYDE LEAR, Colonel

Typed-Name & Grade

Typed-Name & Grade

The Adjutant General

PRESIDENT - ~~MISSOURI~~

MISSOURI

Title
MISSOURI NATIONAL GUARD ASSOCIATION

(State)

(State Association)

----- Original Message -----

From: Rypma, Brett P LTC NGTN

To: Hargett, Gus L Jr MG NGTN

Sent: Tue Apr 07 14:28:04 2009

Subject: RE: AR 210-7 impact on National Guard association "SSLI"
(UNCLASSIFIED)

Classification: UNCLASSIFIED

Caveats: NONE

Sir,

BLUF: We can invite our SSLI carrier onto our installations and exclude other insurance carriers if the purpose of the SSLI carrier's visit is to provide information to existing members of the SSLI program and give general information. The SSLI carrier must comply with the mandates stated in AR 210-7.

1. If the representative's purpose is to provide information to members on the SSLI program, the commander may exclude other insurance carriers. If the SSLI representative's purpose is explicitly for solicitation, then we must open our doors to other carriers.

2. The purpose of the SSLI representative's presence on the installation must be to allow members who already have SSLI to update insurance they already have through the SSLI but it does NOT preclude individuals from asking about SSLI coverage and it does NOT exclude the SSLI representative from providing that information. 37 USC 707 provides protection for SSLI that is similar to SGLI. Moreover, an opinion consistent with that view was expressed by the proponent of the regulation, AR 210-7.

3. I have researched each of the citations referenced in the emails that you provided including 37 USC 707, P.L. 92-289, and AR 210-7. They are consistent on the point that SSLI will enjoy protections similar to those of SGLI. Additionally, I vetted my opinion through NGB-JA and three other State JA offices and they concur with my opinion in this matter.

Please call me with any other questions about this matter.

V/r,

Brett

LTC Brett P. Rypma
Staff Judge Advocate
Joint Force Headquarters - Tennessee

the pay system. The two systems must be compared monthly to prevent incorrect payments and to deter fraud. The comparison of the personnel and pay files is a major component of the internal control program.

b. The Personnel/Pay Match Report is produced monthly after the Reserve Component pay system EOM update. This report is composed of two parts:

(1) The MPS requests that the Data Processing Installation (DPI) unit run Part I of the Personnel/Pay Match Report after the last transmission of SIDPERS data (identified on the SIDPERS Transaction register, the 0440 Report) to DFAS-IN for the EOM update. Part I is the SIDPERS portion of the Personnel/Pay Match Report.

(2) The MPS requests that DPI run Part II after the arrival of the EOM RCODES D04 file containing the MMPA data produced by the Reserve Component pay system. Normally, DPI will run Part II without a request from MPS. Part II will produce the Mismatch Listing. The mismatched information is printed with an asterisk beside or underneath it. The items matched are: pay grade, name, Unit Identification Code, medical pay, Basic Allowance for Housing status, Servicemembers' Group Life Insurance (SGLI), automated incentive pay, and wage exemption status. If a record is resident in one system, but not the other, the record will appear on the Personnel/Pay Match Report with an indication of the source of data.

c. Both the MPS and SIDPERS personnel must actively participate in resolving the differences in this report. The MPS should review the MMPA and SIDPERS data base, then adjust the MMPA as required, and jointly with SIDPERS, to resolve any remaining mismatches.

d. A signed and dated copy of each month's Mismatch Listing will be retained at the USPFO for six years, three months.

2-16. Records retention

The ARNG Unit Level Finance Procedures Manual and ADSM Book III contain the records and reports retention requirements.

2-17. Student Loan Repayment Program

a. The USPFO will assist the MPMO/G1, as necessary, to ensure the accuracy and timeliness of Student Loan Repayment Program and Health Professionals Loan Repayment Program entitlements.

b. Requests for payment will be forwarded to DFAS-IN by TL from the MPMO/G1 for payment processing.

2-18. Incapacitation pay

a. The MPMO/G1 determines the incapacitation pay entitlement using the DODFMR, AR 135-381, DA Pam 135-381, and the documentation received from the soldier.

b. Requests for payment will be forwarded to the USPFO by TL from the MPMO/G1 for payment processing.

c. Quarterly, the MPS will reconcile incapacitation pay accounts with the MPMO/G1.

2-19. Disability severance pay

Payments for ARNG soldiers entitled to disability severance pay will be processed in accordance with DODFMR Volume 7A and AR 635-40. The soldier's unit will send documents that support this claim to the MPMO/G1. The MPMO/G1 will forward documentation to the USPFO by TL for processing.

2-20. Payments to, or collections from, the accounts of transferred Army National Guard soldiers

The ARNG Unit Level Procedures Manual and ADSM Book III address the requirements for processing payments to or collections from the accounts of ARNG soldiers who have been discharged and transferred to an Active Component of a Service.

2-21. Clothing and uniform allowances

ARNG officer and enlisted personnel may be entitled to various clothing and uniform allowances if they qualify under the provisions of DODFMR Volume 7A.

2-22. State-sponsored life insurance

a. Participation in SSLI is limited to the insurance sponsored by the State of current ARNG membership and has no effect on participation in SGLI.

b. ARNG soldiers participating in SSLI will complete a DD Form 2558 (Authorization to Start, Stop, or Change An Allotment for Active Duty or Retired Personnel).

c. Reserve Component pay system.

(1) The soldier's unit will submit a copy of DD Form 2558 by TL to the MPS to begin the deduction for SSLI. During the month prior to the date the soldier desires to terminate or change participation in SSLI, the unit will submit a copy of the new DD Form 2558 by TL to the MPS.

(2) The Reserve Component pay system automatically terminates the deduction for any ARNG soldier who has a change of input station or who has insufficient or no pay for four consecutive months from which the full amount of the deduction can be made.

(3) Administrative guidelines:

(a) DFAS-IN will only accept input for collection and payment to the sponsor of the State's SSLI program from those States that have executed the required Memorandum of Agreement between the sponsor and the Secretary of Defense.

(b) The Reserve Component pay system only accepts transactions to start, change, or stop deductions. To cease or change participation in SSLI, other than by separation from the ARNG of that State or automatic termination resulting from no pay or insufficient pay, the soldier will have to submit a new DD Form 2558. Premiums will not be deducted in the month in which a stop is effective. A start or change is effective in the month the transaction is accepted by the Reserve Component pay system.

(c) If the soldier's MMPA has been erroneously dropped from the Reserve Component pay system, the MPS can input a transaction to collect up to three months premiums in arrears.

(d) Only one deduction at one rate for SSLI is permitted at a time.

(e) Premium adjustments for over- or underpayments are the responsibility of the individual soldier and the State SSLI sponsor.

(f) States may authorize the SSLI sponsor to receive the DD Forms 2558 and transmit them to the MPS. The sponsor will use the MPS directed TL process when transmitting the DD Forms 2558 to the MPS.

d. *Active Component pay system.* ARNG AGR soldiers paid by the Active Component pay system may establish an allotment to participate in SSLI. The soldier's unit through the HRO or State SSLI sponsor can submit DD Form 2558 (if so authorized by the State) to the USPFO for processing.

2-23. Split pay option

ARNG Soldiers in an Annual Training (AT) status for three weeks or longer may receive two payments. The USPFO will divide the tour of duty, allowing payment of the soldier during the AT period and the remainder of the pay at the end of the period.

2-24. Meal collections

a. *IDT.* All officers, AGR enlisted soldiers, or other enlisted soldiers receiving Basic Allowance for Subsistence will pay for meals consumed during training.

b. *AT.* Payroll deduction in accordance with AR30-22 and the Army Field Feeding System is prescribed for field training for meal cost collection for all government meals available to members of the ARNG performing AT and consuming unit prepared meals.

(1) Enlisted soldiers will have a meal deduction from pay based on the order.

(2) ARNG AGR enlisted soldiers and officers authorized Basic Allowance for Subsistence will be furnished meals without cost. The MPS, on receipt of a DA Form 4187 from the HRO, will input a collection for meals at the discounted meal rate for AGR soldiers. The MPS, on receipt of DA Form 4187 from the unit commander, will input a collection for meals at the discounted meal rate for M-day officers.

c. Government meals paid through payroll collection, but not available due to mission requirements or related circumstances, are reimbursable to the soldier. The soldier's unit will submit DD Form 1475 (Basic Allowance for Subsistence Certification) to the MPS for reimbursement.

2-25. Attachments

a. ARNG soldiers may be authorized to train with other units. In accordance with NGR 600-200, The Adjutants General may attach soldiers to other units within their jurisdiction and may delegate this authority to commanders. Attachment orders for these soldiers will specify whether attachment is for administration, pay, training, or military justice, or a combination of these. Soldiers attached for pay will show the unit of attachment as their unit of assignment in the military pay system. All personnel actions and finance-unique items affecting pay will be processed in accordance with State MPMO/G1 policies.

b. ARNG soldiers attached for less than 30 days to a unit in the State of their assigned unit will remain assigned to and receive pay through their assigned unit. The unit of attachment will provide performance certification, not later than four workdays after the scheduled training or duty date, to the soldier's assigned unit showing the date(s)

Greeting/Introduce yourself.

I will be covering your two voluntary payroll deducted life insurance benefits you're eligible for as National Guard Members. Please give me your attention for the next fifteen minutes as we discuss your insurance options. Please hold any questions until the end of my briefing because chances are I will answer them in the next fifteen minutes.

The first and most familiar life insurance program is SGLI, or Servicemembers' Group Life Insurance. Currently you have up to \$400,000 of coverage available for only \$28 a month. It covers you 365 days a year, on or off duty, not only while you are on drill status. There are no war, overseas or terrorism clauses.

Along with your SGLI coverage you have TSGLI, or Traumatic Servicemember's Group Life Insurance. It is designed to provide you a one-time payment of between \$25,000 and \$100,000 if you receive a traumatic injury such as the loss of a limb or suffering permanent hearing loss. The cost of this benefit is an additional \$1 a month and it too covers you 24/7 on or off duty.

On your LES you will see an SGLI deduction for a total of \$25. If you are deployed to a combat zone, the government reimburses the \$25 a month while you are in theater.

Raise your hand if you are married. For those of you that are married, you automatically have \$100,000 of SGLI coverage on your spouse. This benefit costs \$4.50 a month under age 35 and it increases in cost every five years getting more expensive as your spouse gets older.

Raise your hand if you have children. If you have children, you automatically have \$10,000 coverage on them. This benefit is free as long as you have at least \$100,000 SGLI coverage on yourself. It covers them to age 18, and will continue to age 23 if they are full-time students.

The SGLI Program is a great benefit and a huge incentive for being in the National Guard. However, there are several shortcomings with the SGLI program.

First, in the case of an individual's death, SGLI will take weeks to months for the death benefit to be paid to the beneficiary. This can create problems for your family dealing with final expenses and day to day living costs.

Second, your SGLI coverage STOPS when you leave the National Guard. However, you have the option to convert to Veterans' Group Life Insurance, but it increases in cost every five years. For example, at age 50 it is \$144 per month, and it continues to increase every 5 years and at age 70 the cost is \$900 per month. That is the bad news. The good news is when you leave the military, you have 180 days to convert to VGLI and you cannot be denied the coverage based on your health.

Third, spousal and children coverage STOPS when you leave the Guard. However, unlike your SGLI, your spouse cannot convert to VGLI. If your spouse develops a sickness or injury and you leave the National Guard, they may not be able to find any coverage.

With these shortcomings in mind, the National Guard went back to the Department of Defense and said, "We need to amend the SGLI program to meet our member's needs." When they did not get the answers they were looking for, they in turn went to Congress and they authorized a second payroll deducted insurance program for the National Guard. This program is known as SSLI, or State Sponsored Life Insurance.

The obvious question is "how does SSLI overcome the shortcomings of SGLI?"

First, SGLI takes a long time for your beneficiary to receive the death benefit. SSLI overcomes that by paying an emergency death benefit of up to \$25,000 within 24-to 48 hours of notification. The remainder of your SSLI is paid as soon as the death certificate is received. This helps your family cope with final expenses.

Second, your SGLI STOPS when you leave drill status. You can convert it to VGLI, but it gets very expensive and increases in price every five years. SGLI overcomes this shortcoming by allowing you to keep your coverage at the same price in or out of the National Guard and this program continues to age 70.

Third, your spousal and dependent SGLI STOPS when you leave drill status. SGLI overcomes this shortcoming by allowing you to keep your family coverage at the same price in or out of the National Guard.

Another benefit of your SGLI is that it provides everyone with \$1000 of coverage at no cost. If something were to happen to you, we need to know who you want to receive the \$1000 death benefit within 24 hours of notification. One question that usually comes up at this point is "do I have to fill this form out if I already have coverage?" The answer is "yes" please fill it out to make sure we have the most current information on you to administer the program. I'm going to walk you through filling out the form.

FORMS ARE DIFFERENT FOR MOST STATES, BE AWARE OF STATE YOU ARE BRIEFING IN

The first thing I want you to do is go to the top right corner of the form where it says "PRN" ...please write in your unit's PRN which is " _____ " Now go down to block 1.

BOX 1: TELL US ABOUT YOURSELF: Go ahead and start entering your personal information, and be sure to fill in each block. — *talk them through various blocks (NA in the spouse block if they don't have one, # dependent children, etc)*

BOX 2: BENEFICIARY INFORMATION: Now, we need to name your beneficiary. Please pay attention. We cannot pay a death benefit to a minor. If something were to happen to you and you have named a beneficiary under the age of 18, the funds will go into a trust, with interest, and the minor cannot receive those funds until they turn 18. With this in mind, please name your beneficiary and their relationship to you. You can name more than one beneficiary, but the sum of the percentages has to equal 100.

BOX 3: COVERAGE: Everyone needs to check the \$1000 free—non contributory. Please do not check anything else in this block. Those other numbers used to apply to those over 50, but now we have a new rate sheet with better options for those of you over age 50.

BOX 4: STATEMENT OF HEALTH: Please answer the questions. If you check "YES" to any of the questions, I will need you to give me an explanation in the four blocks on the back of the form.

After you've answered the health questions, please flip the form over and sign and date it. Today's date is: _____

To speed things along, everyone stop where they are and put the colored option sheet on top. You will have time to complete your form at the end of the briefing if you need it.

The colored option sheet is additional coverage available to you that is meant to supplement SGLI, not replace it. If you are young, single, no children, no debt, you may not need additional coverage above your SGLI. However, if you are married, have children, or a mortgage you may need additional coverage. On the option sheet you will see the additional coverage available to you.

Please write your last name in the space provided, then answer the questions in the top right hand corner. Tobacco use is defined as any use of tobacco within the past year. You will notice at the bottom of the sheet there is an extra cost for tobacco users.

The first section on the option sheet is member coverage only. For example, option B, it is \$110,000 coverage for \$11.66 a month. The next section is for you and dependent children, the third section for you and spouse, and the bottom section is coverage for the whole family. You simply circle the letter of the option you want. Remember this is a payroll deducted benefit. The premium comes directly out of your check. If you choose to leave the Guard, you will be billed quarterly or annually for the premium.

Please notice the payroll deducted monthly cost is in the far right column. The monthly cost remains the same to age 50. At age 50, there is an increase of approximately \$28 per \$100,000 coverage. If you are 49 ½ years old, or older, make sure you have a copy of the gray rate sheet.

There is one clause with SSLI. It has a two year suicide clause. This means that if you take out this life insurance and take your own life within two years, your beneficiary will receive no benefit from this program.

Because so many National Guard members have taken advantage of the SSLI, we have been able to add another benefit. This is the Survivor Scholarship. If you have at least \$100,000 SSLI, and lose your life in a mobilized status, as a first responder in the line of duty, or due to an act of terrorism, SSLI has a \$40,000 survivor scholarship for your dependents. It is issued as \$10,000 a year for 4 years, at no extra cost to you.

If you have elected only the no-cost, personally turn-in your form. It takes only 3-5 seconds to make sure you have filled it out correctly. If you have elected optional coverage from the rate sheet, bring both forms up to me. It will take about 15-20 seconds to get your initials and a couple of signatures from you while I review your forms.

For anybody that already has the coverage and needs to make changes to it or your beneficiaries, please see me afterwards.

What questions do you have on your payroll deducted military life insurance programs?

Thank you for your time.

a disclaimer of Government liability if the DoD Component command or organization reduces the level of its participation or completely withdraws; and a statement that the non-Federal entity will not use the fact of co-sponsorship of the event to imply DoD endorsement of the organization or its other events. If applicable, the DoD Component command or organization should execute the agreement pursuant to specific statutory authority, such as a contract, grant, or cooperative agreement as identified in 31 U.S.C. 6303 through 6306 (reference (d)); a Cooperative Research and Development Agreement (CRDA) as defined in 15 U.S.C. 3710a (reference (k)); a cooperative agreement or other transaction identified in 10 U.S.C. 2371 (reference (f)).

(5) No admission fee (beyond what will cover the reasonable costs of sponsoring the event) may be charged for a co-sponsored event, or no admission fee (beyond what will cover the reasonable costs of sponsoring the event) may be charged for the discrete portions of the event co-sponsored by the DoD Component.

c. If the DoD Component desires to sponsor an event, but requires assistance in making the arrangements, the DoD Component may arrange, through normal acquisition procedures, to have a non-Federal entity provide whatever assistance is necessary. If the event is open to individuals outside the Federal Government, attendance may not be limited to members of the supporting non-Federal entity. The supporting non-Federal entity may be permitted to mention its support in conference materials, but not in terms which imply that it is sponsoring or co-sponsoring the event.

3-207. Participation in Conferences and Similar Events. Subject to the provisions of subsection 3-211 of this Regulation, below, and in accordance with public affairs regulations and 31 U.S.C. 1345 (reference (d)), DoD employees may participate in their official DoD capacities as speakers or panel members at conferences, seminars, or similar events sponsored by non-Federal entities.

3-208. Distributing Information. In accordance with public affairs regulations, official channels may be used to notify DoD employees of events of common interest sponsored by non-Federal entities.

3-209. Endorsement. *Endorsement of a non-Federal entity, event, product, service, or enterprise may be neither stated nor implied by DoD or DoD employees in their official capacities and titles, positions, or organization names may not be used to suggest official endorsement or preferential treatment of any non-Federal entity except those listed in subsection 3-210, below.* DoD employees may use or allow the use of their titles, positions, or organization names in conjunction with their own names only to identify themselves in the performance of their official duties. Use of titles, positions, and organization names when acting in a personal capacity is covered by subsection 3-300, below. Offering group life insurance programs sponsored by the State Military Department, to the same extent and similar manner as offering of the Servicemen's Group Life Insurance (SGLI) program, is not an endorsement of a non-Federal entity in violation of this Regulation.

3-210. Fundraising and Membership Drives

a. *DoD employees shall not officially endorse or appear to endorse membership drives or fundraising for any non-Federal entity except the following organizations*

Office of the General Counsel

Ethics for Army Leaders

Participation in Non-Federal Entities /
Private Organizations

SAGC-EF
March 21, 2006

1. **Purpose.** To provide information on relationships with non-Federal entities (NFE).
2. **Facts.**
 - a. Personal Participation - Permitted Activities.
 - (1) DoD employees, acting in their personal capacity, may join and participate in NFE activities.
 - (2) DoD employees may become officers and directors of private organizations provided that the positions are offered for reasons other than their Federal position and that they act exclusively outside of their official position. If the employee files a SF 278 or an OGE 450 financial disclosure report, the position as a NFE officer must be reported.
 - (3) DoD employees may engage in fundraising on behalf of NFEs provided that no DoD endorsement is implied, and as long as there is no personal solicitation of prohibited sources or their subordinates.
 - (4) DoD employees may make presentations and publish papers as part of NFE activities. If the presentation or paper deals with DoD operations or policies, there must be a disclaimer that the views presented are personal and do not represent DoD.
 - (5) Subject to supervisory approval, DoD employees may use official time and material to prepare presentations and papers for non-profit associations and learned societies.
 - (6) DoD employees may represent a NFE which is composed of DoD employees and their dependents in discussions with the Government except when the matter involves an administrative or judicial proceeding or the disbursement of funds.
 - b. Personal Participation - Prohibited Activities.
 - (1) Coercion of subordinates to join or participate in NFE activities is prohibited.
 - (2) It is improper to use your official position to state or imply official endorsement of a NFE, its activities or fundraising efforts.

(3) It is improper for DoD employees to who are officers or directors of NFEs in their personal capacity to participate in official Federal actions which affect the interests of the NFE.

(4) It is improper for DoD employees to represent ordinary NFEs (as opposed to NFEs composed of DoD members) in discussions with the Government.

(5) As a matter of personnel policy, the Deputy Secretary of Defense has directed that General officers are prohibited from receiving compensation for serving as NFE officers or directors.

c. Official Relationships - Permitted Activities.

(1) Attendance. Consistent with sound fiscal principles governing training expenses, DoD employees may attend meetings, conferences, seminars and similar events sponsored by NFEs, and may participate as panelists and speakers. DoD employees may not attend such events at government expense when it is to acquire or maintain professional credentials that are minimum requirements to hold a DoD position.

(2) Liaison. DoD employees may serve as liaisons to NFEs when appointed by the appropriate commander. Liaisons may represent DoD in discussions, but are prohibited from binding their DoD organization to any action. No liaison may participate in the management of the NFE.

(3) Information Distribution. In accordance with public affairs regulations, official channels may be used to inform DoD employees of professional development events; scientific and technical events; and morale, welfare and recreation events sponsored by NFEs.

(4) Logistic Support to NFE Events. On a limited basis, DoD facilities and equipment (and the personnel necessary for proper use of the equipment) may be provided when the head of the DoD command or organization determines:

(a) The support does not interfere with the performance of official duties and does not detract from readiness.

(b) The support promotes legitimate DoD community relations, public relations or recruiting interests, or military training objectives can be met by providing the support.

(c) The event is appropriate for DoD support.

(d) The command is able and willing to provide the same support to comparable events sponsored by similar organizations.

(e) No admission fee beyond the reasonable cost of the event itself will be charged, or no fee will be charged for that portion of the event supported by DoD.

(f) No other statutes restricts the support.

(5) Co-Sponsorship. DoD may co-sponsor a scientific, technical or professional event with a NFE when there is a *bona fide* DoD interest.

(6) Support to Fundraising. DoD may provide limited support to a charitable fundraising event, if the NFE is unaffiliated with the Combined Federal Campaign (CFC), and the six factors in c.(4), above, are met.

d. Official Relationships - Prohibited Activities.

(1) Management. Unless authorized by statute, DoD employees acting in their official capacity may not participate in management of NFEs.

(2) Fundraising/ Membership Drives. Except for certain authorized organizations, including organizations composed primarily of DoD employees or their dependents when fund raising within the DoD community or, if a National Guard Member, charitable, community and civic organizations identified in 32 U.S.C. 508 or DOD Directive 1100.20, no DoD employee may officially endorse a NFE's fundraising or membership drive.

(3) Endorsement. In dealing with NFEs, preferential treatment is prohibited. This includes no official endorsement of a NFE, or any event, product, service or enterprise of a NFE. (Offering group life insurance programs sponsored by the State Military Department, similar to the Servicemen's Group Life Insurance Program, is permissible.)

(4) Support. A valid agency interest must exist for DoD to provide support to NFE activities. There must be some benefit to the agency before extending even minimal support, such as providing a liaison.

2-21. State Sponsored Life Insurance (SSLI)

- a. Participation in SSLI is limited to the insurance sponsored by the State of current ARNG membership and has no effect on participation in SGLI.
- b. ARNG soldiers participating in SSLI will complete a DD Form 2558 (Authorization to Start, Stop, or Change An Allotment for Active Duty or Retired Personnel).
- c. RC pay system.
 - (1) The soldier's unit will submit a copy of the DD Form 2558 by TL to the MPS to begin the deduction for SSLI. During the month prior to the date the soldier desires to terminate or change participation in SSLI, the unit will submit a copy of the new DD Form 2558 by TL to the MPS.
 - (2) The RC pay system automatically terminates the deduction for any ARNG soldier who has a change of input station (USPFO) or who has no or insufficient pay for 4 consecutive months from which the full amount of the deduction can be made.
 - (3) Administrative guidelines:
 - (a) DFAS-IN will only accept input for collection and payment to the sponsor of the State's SSLI program from those states that have executed the required Memorandum of Agreement between the sponsor and the Secretary of Defense.
 - (b) The RC pay system only accepts transactions to start, change, or stop deductions. To cease or change participation in SSLI, other than by separation from the ARNG of that State or automatic termination resulting from no or insufficient pay, the soldier will have to submit a new DD Form 2558. Premiums will not be deducted in the month in which a stop is effective. A start or change is effective in the month the transaction is accepted by the RC pay system.
 - (c) If the soldier's MMPA has been erroneously dropped from the RC pay system, the MPS can input a transaction to collect up to 3 months premiums in arrears.
 - (d) Only one deduction at one rate for SSLI is permitted at a time.
 - (e) Premium adjustments for over- or under-payments are the responsibility of the individual soldier and the State SSLI sponsor.
 - (f) States may authorize the SSLI sponsor to receive the DD Forms 2558 and transmit them to the MPS. The sponsor will use the MPS directed TL process when transmitting the DD Forms 2558 to the MPS.
- d. AC pay system. ARNG AGR soldiers paid by the AC pay system may establish an allotment to participate in SSLI. The soldier's unit through the HRO or State SSLI sponsor can submit the DD Form 2558 (if so authorized by the State) to the USPFO for processing.

From: Magnell, Eric D MAJ OTJAG
Sent: Thursday, February 28, 2008 4:50 PM
To: Serrano, Thomas R Lt Col NGB-JA
Subject: AR 210-7 impact on National Guard association "SSLI"

Sir,

As requested here is our opinion on the newly revised AR 210-7 and its impact on National Guard associations providing "SSLI."

I spoke with the proponent for the regulation Mr. Frankovich at ACSIM and, after discussing the concerns and explaining 37 USC 707 and the JER provisions, he agreed that AR 210-7 should be interpreted to be consistent with the statutory and regulatory provisions concerning state sponsored life insurance.

Accordingly, AR 210-7 does not prohibit representatives of National Guard associations from entering an "Army" installation and providing National Guard Soldiers information related to their SSLI. In that capacity they may act in the same manner as representatives advising Soldiers about SGLI. They do not, however, have authority to push membership in their organization, solicit donations or act in any other manner prohibited by AR 210-7 or other applicable regulations.

I hope that this clarifies the matter for you. I have advised ACSIM that AR 210-7 should include an explicit reference to 37 USC 707 and carve out an exception for SSLI in the next revision.

Eric D. Magnell
MAJ, JA
General Law Attorney

Office of The Judge Advocate General
Administrative Law Division
General Law Branch

-----Original Message-----

From: Serrano, Thomas R Lt Col NGB-JA
Sent: Thursday, February 28, 2008 5:17 PM
To: NGGB STAFF State AGR JAGs
Cc: Rofrano, Chris LTC NGB\JA
Subject: FW: AR 210-7 impact on National Guard association "SSLI"
(UNCLASSIFIED)

Classification: UNCLASSIFIED

Caveats: NONE

State JAGs,

An issue was raised by Duncan Aukland late last year regarding the recently promulgated AR 210-7 and its impact on state Guard associations providing SSLI to Guard members while on Guard installations that come under the jurisdiction of AR 210-7. I am happy to report that the regulation proponent has agreed that SSLI may, consistent with 37 USC 707 and the JER, be provided under terms similar to that of SGLI. In other words, it does not impact what was previously being done. This will be explicitly included in the next revision of AR 210-7.

Please inform your Interested parties accordingly. You're welcome. Keep those gifts coming.
;-)

v/,r
Tom

Lt Col Thomas R. Serrano
Administrative Law/Ethics Counselor
703-607-2705 DSN 327
Fax 703-607-3682

Note: my new email address is thomas.serrano@us.army.mil.