



USAA Deployment Guide

"Deployment is never easy. USAA does an excellent job in answering questions and providing deployment information to soldiers and their families. I am grateful that USAA is available when our soldiers prepare to deploy."

Army Lieutenant Colonel
USAA Member since 1990



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For more than 80 years USAA has been serving military personnel and their families. We have experience helping our members make the most of a stressful situation – a military deployment.

This guide can help you and your family prepare with tips, suggestions and checklists. We have established a Deployment Response Center with deployment-trained representatives prepared to assist you. For more information call **(877) 233-7569** or visit **usaa.com**.

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DEPLOYMENT PREPARATION

The best time to prepare for deployment is before you receive your orders. Your legal, financial and insurance details should be reviewed and updated ahead of time. This guide is designed to help you prepare but should not be taken as legal advice.



LEGAL PREPARATIONS

There could be legal issues that need to be taken care of while you are away. If you have specific legal questions concerning your particular situation, we recommend you talk to an attorney or your local military legal service office.

Prepare a Will

You may have already named beneficiaries in your service record (see page 2 in your service record), but it may not address all your needs. You should establish a legal will to address what would happen to your personal property, your financial accounts and who would care for your children. You can have this drawn up at your local military legal service office or by a civilian lawyer.

You may also want to think about:

- A Living will with instructions on handling medical situations if you become physically or mentally disabled.
- Consider designating a guardian for your minor children if something should happen to both parents.

Power of Attorney

It's essential to give someone you trust (legally referred to as an 'agent') power of attorney to act on legal matters in your absence. This can be your spouse, a relative or a trusted friend. You can specify which decisions your agent can and cannot make, and you can cancel it when you return.

Keep in mind that if you make the power of attorney too restrictive, some financial institutions may not accept it. Make sure your financial institution(s) will honor your power of attorney before you leave. Your local military legal service office can help you with the forms. For business conducted with USAA, you may obtain a USAA Power of Attorney by calling us or by visiting usaa.com, search word: **DeploymentPowerAttorney**.

The USAA Power of Attorney is accepted for most business transactions with USAA companies.

Joint Accounts

If your financial accounts are in your name only, your spouse or whoever is handling your accounts may not be able to handle financial issues during your absence. For example, if your checking account is in your name only, you are the only one that will have access to it.

Consider placing two names on your account and make sure they are set-up so that either of you can access the account. Adding a second name provides unlimited access for both parties.





FINANCIAL PREPARATIONS

When it comes to your checking, savings and investment accounts you want to make sure that you sign-up for military discounts and benefits you may be entitled to during deployment. USAA provides a number of deployment related benefits for military servicemembers.

Checking/Savings

A USAA Federal Savings Bank no-fee checking account moves with you during your deployment and can save you up to \$595 a year.

- No monthly service fees
- Free withdrawals with automatic refunds on ATM fees²
- Free USAA Web BillPay[®]
- 24-hour access to your account
- Cash rewards on debit card purchases²
- Free checks

Your military pay can be automatically deposited into your account, and you can use your credit card or USAA savings account as free overdraft with no overdraft fee.^{2†}

With a USAA savings account, you'll earn one of the highest savings rates in the nation and pay no monthly fees. You can even receive your statements and pay bills online at no charge.

Credit Cards with Deployment Benefits

A USAA MasterCard[®] is unlike any other credit card because it offers rewards on cash, travel and merchandise at some of the lowest interest rates in the industry.

- While deployed on a military campaign, we will rebate all interest accrued on your card during the entire length of your military campaign involvement.³
- Special APR for up to one year during a regular deployment or PCS.³



Loans

Depending on your financial situation, deployment may create a need for additional money to supplement income or to take care of an unexpected emergency. USAA Federal Savings Bank offers low rates on loans to help you and your family.

If you are interested in purchasing a vehicle when you return or in some cases while deployed, USAA provides convenience, flexibility and highly competitive auto loans.

If you are offered a better rate from another bank or credit union, we will match it. Call us to set-up a preapproved loan; and we'll provide you with a loan check prior to departure.⁴

Electronic Document Delivery

Set-up electronic document delivery so you can choose the financial statements you want to receive electronically during deployment. Your information will be stored at password protected usaa.com for a designated period of time.

To arrange for USAA electronic document delivery, log on to usaa.com and click on the word "Documents" at the top of the home page.

Automatic Deposit and Payment Services

If you do business with USAA, now is the time to set up the automatic payment services. You can set-up ongoing bill payments and investment contributions to continue while you are away.

- **Automatic Payment Plans** for insurance premiums allows us to debit your checking or savings account or charge directly to your credit card each time an auto, property, or life insurance payment is due.
- **FREE USAA Web BillPay®** with a USAA checking account and direct deposit will give you added control over your finances when you are deployed or at home. Set up automatic payments at any time, for any of your bills. You are guaranteed on-time payments. You can even send money to friends or family.⁵
- **Invest automatically** in USAA mutual funds with as little as \$20 a month.⁶ Money will be moved automatically from your checking, savings account or military pay – no headaches involved. Plus, you can get a free recommendation of which USAA mutual fund is right for you based on your personal risk tolerance, time horizons and investment goals.

Consider the investment objectives, risks, charges and expenses of the USAA mutual funds carefully before investing. Contact us for a prospectus containing this and other information about the funds from USAA Investment Management Company, Distributor. Read it carefully before investing.



INSURANCE PREPARATIONS

The military provides life insurance under the Servicemembers' Group Life Insurance (SGLI), and a death gratuity benefit. You may want to supplement this with additional coverage. USAA provides a variety of insurance coverage tailored for members of the military community to include life insurance and coverage for your home and property.

Life Insurance

Chances are you are insured for up to \$400,000 of SGLI (Servicemembers' Group Life Insurance.) You may also have \$100,000 in life insurance coverage for your spouse and \$10,000 per child. Plus, your family is eligible for a monthly benefit paid to your spouse and minor children by the Veteran's Administration if you die while on active duty. This benefit is called Dependency and Indemnity Compensation (DIC).

Depending on your individual circumstances, consider additional life insurance coverage:

- SGLI alone may not be enough

- SGLI ends when you leave the military and exchanging it for VGLI (Veterans' Group Life Insurance) can be expensive
- VGLI is not an option for spouses

As evidence of our commitment to our members, we offer both term and permanent life insurance plans at affordable rates for military servicemembers.

- No war clause on our policies⁷
- Up to \$1,000,000 in life insurance protection⁷
- Guidance built around the military benefits you already have

Health Insurance

While you are deployed, you will want the peace of mind that comes with knowing your family has enough health coverage. Legislation passed in October 2000 allows the TRICARE program to cover even more of your health care needs. For details on the changes to your coverage, visit www.tricare.osd.mil. You should ensure you have a family care plan on file with your personnel division.

Home and Personal Property Coverage

Before you leave it's important to review your insurance coverages. You may need to add or change coverage depending on your situation. USAA property insurance¹ provides coverage for damage to your home and personal property. It also provides identity theft coverage and liability coverage if someone is injured on your property, or if you accidentally damage someone else's property. USAA provides:

- **Personal Property:** Provides worldwide coverage for your personal belongings for as little as \$5 per month. Liability coverage of \$100,000 is available for around \$3.50 more per month. Coverage moves with you no matter where you are in the world.⁸
- **Homeowners:** Provides coverage for your home (structure) and personal items. We can tailor your policy by adding endorsements to suit your needs.
- **Condominium (owner):** Provides coverage for your personal property and losses to the interior of your condo not covered by your Association Master Policy.
- **Protection for high-value items:** Valuable Personal Property (VPP) provides coverage for high-value items such as jewelry, silverware, cameras and fine arts. There is no depreciation or deductible that applies to a loss.

Automobile Concerns

You may think there isn't a reason to make any automobile arrangements at all. If you are leaving your vehicle with a spouse or loved one, there may be some needs you have not considered:

- **Reduced premiums** – If you will not be driving your car or putting it in storage during your deployment, be sure to contact USAA to discuss what coverages apply. You may be eligible for a reduced premium.





- **Roadside Assistance** – Consider a roadside emergency plan to protect your spouse or family members while you are away. **USAA Roadside Assist**,[®] our emergency dispatch service is free with Towing and Labor coverage. This service covers many typical roadside emergencies such as fixing a flat tire or jump starting your car. Without Towing and Labor coverage, roadside assistance is available for an additional charge.

USAA Roadside Assist is provided through Cross Country Motor Club, Inc., Boston, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin, and Wyoming, where services are provided through Cross Country Motor Club of California, Inc., Boston MA 02155. USAA Roadside Assist is not an insurance coverage.

- **Storing a vehicle** – If you will be storing a vehicle, we offer the following tips and suggestions:
 - Change the oil and filter.
 - Check all fluids to make sure they are fresh and at proper levels.
 - water for the battery
 - oil
 - antifreeze
 - Fill the fuel tank. Add fuel stabilizer if departure will exceed two months.
 - Disconnect the battery if storing more than one month.
 - Photograph or videotape the condition externally and internally.
 - Ensure the vehicle is properly insured.



ADDITIONAL MEMBER SERVICES

Over the past 20 years, USAA has developed relationships with well-established companies that offer valuable products and services. As a result, we are able to provide special savings on shopping, travel, home services and more.

Home Security

Ensure your family and home will be protected while you are away with a home security system. ADT Security Services⁹ can help protect your home from fire, burglary, carbon monoxide and more.

- Savings up to 44% on installation and \$5 per month off the 24-hour monitoring for fire, burglary and other emergency signals.
- Up to 15% credit on your USAA homeowners basic premium.
- Members preparing to deploy can receive three months of free monitoring.

Home Warranty

Consider the security of a home warranty plan for your spouse or loved one during your absence. Home warranty coverage is a homeowner's best defense against costly repairs when household systems and major appliances break down. You can purchase coverage from American Home Shield created exclusively for USAA members for only \$270 a year.¹⁰



Pre-order Gifts Through Teleflora

While you are away, you can ensure loved ones know you are thinking of them on special occasions like anniversaries and birthdays by ordering floral arrangements and keepsakes ahead of time through Teleflora. Enjoy exclusive member savings of 20%.¹¹ International Delivery Service now available in select countries including Canada, Australia, Europe and Japan. Mention promotion code N2023.

Shop While Away with USAA Merchandise

If you need to order a special gift for your loved ones back home, turn to USAA Merchandise Services where you can shop for diamonds, fine jewelry, and military collectibles. Go to usaa.com and click on 'Shopping & Discounts.' Or, give us a call to request a catalog prior to departure.



DEPLOYMENT CHECKLISTS

Every deployment is different. Sometimes you barely have time to pack and say your goodbyes. Other times you have weeks to get your affairs in order. You may be on standby alert, never knowing when you will be expected to report – the next day, or the next week. To help you we have included a deployment checklist that is perforated to tear out and carry with you as you work through your deployment preparations.

Rapid Deployment

When the nation calls, our service men and women are the first to respond. Because we understand the circumstances you experience during this difficult time, we have identified four steps you should address prior to departure:

- Prepare a will
- Complete a power of attorney so that someone you trust can conduct business on your behalf while you are away
- Register for online access to your accounts. Obtain a PIN and passwords as needed
- Establish automatic payment plans to have your bills paid

DEPLOYMENT PREPARATIONS CHECKLIST

Based on many years of serving the military community and their families, we have identified some areas you may want to focus on before you leave. We have also included tips and suggestions that may help family members while you are away.

Financial

- ☐ Contact a Financial Advisor to discuss your situation prior to departure
- ☐ Review life insurance coverage for you and your family
- ☐ Set up a folder to hold receipts, financial and legal documents in your absence
- ☐ Review your financial arrangements. Make sure all financial accounts are shared with your spouse
- ☐ Record financial account numbers and take a copy of that record with you when you deploy
- ☐ Review your financial needs. Ensure that any loans that may be needed are prearranged



- ☐ Review investment options and consider investing tax-exempt income
- ☐ Set up automatic deposit, investment and payment services
- ☐ Discuss budgets for home and deployment expenses
- ☐ Plan for the unexpected expense like car and home repairs
- ☐ Consider additional funds in your checking account at all times

Tax Reminders

If your spouse, relative, friend or CPA will be calculating your taxes while you are away, discuss the details with them in advance. Your installation will also have a legal department that can help.

There are a few tax matters that a non-military tax service or advisor may not know about. Refer to your Uniformed Services Almanac for other exclusions.

If serving in a combat zone, you may exclude some of your pay from your taxable income:

- active duty pay
- imminent danger/hostile-fire pay
- your reenlistment bonus, if it occurs in a month you served in a combat zone
- pay you earned for meals provided by the military while serving in combat zone
- awards for suggestions you made when you served in a combat zone

In addition, the Internal Revenue Service (IRS) typically grants combat zone extensions for filing income taxes and contributing to Individual Retirement Accounts (IRA). For details visit the IRS website, www.irs.gov.

Legal

- ☐ Prepare a will
- ☐ Consider a living will for you and your spouse. Make sure your spouse, relative or friend is aware of its contents
- ☐ Consider giving your spouse, relative or trusted friend a power of attorney or limited power of attorney to handle affairs in your absence. (Consult a legal advisor.)
- ☐ Place important documents in a safe deposit box

Personal Property

- ☐ Review your property insurance coverage
- ☐ Replace filters on heating and air-conditioning systems
- ☐ If there are any repair needs for electrical, climate-control and water systems, have them done now
- ☐ Make sure your spouse knows how to turn off the hot water heater, water or well pump, gas mains and any other major systems
- ☐ Check your smoke detectors
- ☐ Label fuses and circuit breakers and show your family members how to use them
- ☐ Arrange for a home security system
- ☐ If you have a home security system, make sure it works. Leave instructions with a neighbor or trusted friend should the alarm activate
- ☐ Photograph or videotape the condition of your property
- ☐ Update your property inventory with serial numbers

Have the following on hand for household emergencies

- | | |
|--|--|
| <input type="checkbox"/> Flashlight | <input type="checkbox"/> First-aid kit |
| <input type="checkbox"/> Extra batteries | <input type="checkbox"/> Electrical tape |
| <input type="checkbox"/> Candles | <input type="checkbox"/> Fire Extinguisher |
| <input type="checkbox"/> Matches | <input type="checkbox"/> Bottled water |



If you are leaving your home or apartment unattended:

- ☐ Complete a temporary change-of-address form
- ☐ If you are renting a home or apartment, notify your landlord that you will be gone
- ☐ Cancel your newspaper delivery
- ☐ Secure any weapons you may have in your home
- ☐ Make arrangements with a family member or someone you trust to secure and protect your personal property. Consider a commercial storage facility as an alternative
- ☐ Arrange for high-value items (\$2,500 or more) to be stored in a secure location like a safety deposit box

Auto

- ☐ Review your auto insurance coverage
- ☐ Notify your insurance company if your car will not be used or placed in storage. Adjust coverage as necessary. Refer to page 10 for tips and suggestions on vehicle storage
- ☐ Ensure your vehicle license plates and inspections are current
- ☐ Make sure your registration, insurance and inspection stickers are up-to-date.
- ☐ Sign-up for roadside emergency service

Prepare a roadside emergency kit:

- ☐ Flares ☐ First-aid kit
- ☐ Spare tire ☐ Snow and ice scraper
- ☐ Jack ☐ Flashlight or lantern
- ☐ Maps spare batteries
- ☐ A way to seek help (cell phone, calling card or change)
- ☐ Ensure vehicle has been serviced
- ☐ Make a list of repair facilities (including tire and body shops)
- ☐ Make a maintenance schedule (for oil changes and tire realignments, etc.)





Medical

- ☐ Make sure DEERS (Defense Eligibility Enrollment Reporting System) is current
- ☐ Make sure your spouse understands the military's Family Member Dental Plan
- ☐ Verify TRICARE status for your family
- ☐ Review family TRICARE procedures with your spouse
- ☐ Check your prescriptions for status of refills and expiration dates
- ☐ Ensure you have a spare set of eyeglasses and/or contact lenses
- ☐ Consider signing a medical power of attorney for health care decisions in the event of injury

Deploying Overseas

- ☐ If your deployment is international, notify your long distance provider to make sure your family is on an international calling plan
- ☐ Notify your credit card company if you are taking your card overseas

Other

- ☐ Make sure your spouse is aware of financial and computer passwords
- ☐ Notify creditors who may offer deployment discounts
- ☐ Set-up an emergency communication plan
- ☐ Make sure your family's military I.D. cards are current and will not expire while you are gone
- ☐ Notify your children's school of your deployment
- ☐ Arrange care for your pets
 - ☐ Make sure all shots are up-to-date
 - ☐ Notify your veterinarian if someone will be taking care of your pet
- ☐ Make a list of important e-mail addresses to take with you

DOCUMENTS & RECORDS

It's important to keep certain paperwork readily available for emergencies. Keep these documents in a secure place such as a safe deposit box or a fire resistant location. These documents should be updated prior to each deployment.

Legal

- ☐ Wills
- ☐ Powers of attorney
- ☐ Birth certificate(s)/adoption records
- ☐ Burial and funeral instructions
- ☐ Copy of Emergency Data Card (DD Form 93)
- ☐ Court orders of documents
(Divorce, Child Custody/support)
- ☐ Social Security Cards for family members
- ☐ Tax records
- ☐ Passports/citizenship papers

Financial

- ☐ Life Insurance (name & address) _____

Web address _____
- ☐ Bank accounts (checking and savings) numbers,
addresses, & phone numbers

Bank (name & address) _____

Web address _____
Checking account _____
Savings account _____
Safe Deposit Box _____
Key location _____
- ☐ Credit card accounts
- ☐ Savings bonds, mutual funds, certificates of deposit,
stocks IRA documents

Misc

- ☐ Copies of any contracts
(i.e., installment contract, apartment lease)
- ☐ Copies of TDY/PCS orders
- ☐ Copy of SGLI election form
- ☐ Current vaccination records
- ☐ Drivers license
- ☐ Marriage certificate
- ☐ Warranties on car and appliances
- ☐ Vehicle titles, registration and inspection certificate

Automobile Information

- ☐ Auto #1
(Year/Make/Model) _____
State registered _____
License# _____
- ☐ Auto #2
(Year/Make/Model) _____
State registered _____
License# _____
- ☐ Insurance Company (name & address) _____

Phone # _____
Web address/passwords _____



DURING YOUR DEPLOYMENT

Remember that each person will react differently to deployment. You may feel like you are on an emotional roller coaster. It's normal. Visit your Family Readiness Group throughout the deployment for support.

Tips for the servicemember:

- Set goals to help the time pass quickly
- Stay positive
- Stay focused on your mission
- Rely on sources for support like your unit, friends and family

Managing Finances

It can be difficult and stressful managing finances long distance. With a financial plan of action in place before you leave, you can save yourself time and frustration. Refer to the 'Before you Leave' section of this guide for more details. Here are some quick reminders:

- Call the USAA Financial Advice Center for free advice on many issues related to deployment. There is no obligation to buy.
- Make sure you have online access to your financial accounts such as your bank, insurance and investments.
- Sign-up for automatic bill payments for your accounts.

Gift Giving

With online access to usaa.com you can easily recognize loved ones back home for any occasion.

- Teleflora floral arrangements and keepsakes for special occasions like birthdays or anniversaries. USAA members receive a 20% discount.
- Shop online for diamonds, fine jewelry, and military collectibles at usaa.com. Click-on 'Shopping & Discounts' from the USAA main page.

Contact USAA

We can help you and your family before, during and after deployment.

- USAA Deployment Response Center: (877) 233-7569.
- Visit usaa.com and click-on "Contact us" from the main page.
- Or, call us collect (even from overseas). Give the operator the following number in San Antonio: 210-456-8300.





FAMILY READINESS

This section is mainly for spouses, families and others in the support structure. For family members back home having to take care of a household and family by yourself can be demanding. Deployment can put a strain on any relationship. USAA, in conjunction with a prominent psychologist, offers recommendations for couples and parents facing deployment.

Separating from your Spouse

- Be honest. Don't minimize your fears or the problems you think you may face, but don't maximize them either. Deal with them realistically.
- Talk about your anxieties. You can't deal with what you don't know about. The more open you can be, the better.
- If you or your spouse is angry with the other, or you both find yourselves going through mood swings, do not worry. It's normal.
- No amount of planning or talking prepares you for the moment of departure. You may be depressed afterward, your spouse may feel abandoned. Through reinforcement and providing support to each other, you'll both get past it.

Children

A military deployment can be especially difficult for children. They may feel a sense of loss or abandonment they find difficult to express. It's important to keep an open line of communication with them, answer their questions and offer reassurance.

How your children react to deployment depends, of course, on their age, their personality and if they have experienced a deployment in the past. The American Academy of Child Psychiatry, in conjunction with a prominent child psychologist, offers these recommendations:

- **Don't minimize your child's fears and concerns.** Listen carefully and deal with them as directly as possible.
- **Make absolutely sure your children know why you are leaving.** They may think you are going away because of something they've done, or because you don't love them or your spouse anymore. Make sure they know it has nothing to do with them or your spouse.
- **Tell them you love them.** This may seem elementary, but it's important. Even teenagers need the knowledge that their parents care for them, despite the hostility or standoffishness they may project. For smaller children, being loved is a central factor in their lives and how they respond to the world.
- **Don't be closed-mouthed about your own feelings.** It doesn't help children if you can't voice your own concerns about your deployment and the problems they may face in your absence. Be as open with your children as possible and let them know it's okay for them to be open with you.
- **Children know when you are putting up a front or not telling them the whole truth.** Waving away their fears with a brave front may be much more worrisome to a child than the truth.
- **Stay connected.** Do little things to remain a part of your children's lives. Take greeting cards with you and send them to your child periodically or keep in touch via email. Before you leave, you might want to record audio or videotapes of you reading your children's favorite stories.

Helping Children Cope

There are several things you can do to help your children manage during this time. This applies equally to young children and teenagers.

- **Routines are important.** It helps to find a routine that you feel comfortable with and stick to it. This includes regular mealtimes, bedtimes, play dates, after-school activities, whatever they are used to.
- **Don't let discipline slip.** Separation shouldn't mean children can do what they want. Use the same rules you had established before deployment.
- **Children know things are more difficult for you now.** Let them help you. Ask them what chores they would like to be responsible for and expect them to do them. Let them know how much you appreciate their help and how important it is to the family.

Warning signs in children

Some children will have a more difficult time adjusting to the absence of the servicemember. Watch behavior closely. Consult a pediatrician about unusual behavior.

- Hyperactivity
- Aggressive behavior
- Withdrawn behavior
- Disobedience
- Difficulty speaking or stuttering
- Changes in eating or sleeping habits
- Regressive behavior (fear, thumb sucking, bedwetting, etc.)



Stay in Touch

It's important to stay in touch with your servicemember during deployment. Today, there are many ways to communicate during deployment. Before your servicemember departs, discuss what will be available and best for you and your family. In most cases this will be a combination of several options.

- Mail
 - Depending on the location, mail delivery can be unpredictable
 - Personal letters are always appreciated. But, they do not necessarily arrive in the order they were sent. Consider numbering them.
 - Mail audio or video tapes
- E-mail
 - Have your servicemember check with his/her command office for availability
 - Number emails just like letters
 - Keep in mind that email can sometimes be unavailable due to satellite links and field location
 - Look into a web camera and digital photography options
- Phone
 - Consider a prepaid calling card for you and your servicemember. Phone calls from deployed locations can be very costly.
 - Expect delays
 - Avoid collect calls
- Emergency Communication
 - Have a communication plan for you and your servicemember. If a situation occurs such that the servicemember is unable to reach you, have a trusted friend or relative as a point of contact.
 - Have the number for the hospital and Red Cross available

Information on Your Spouse

There are several places you can go for information. The military may have set up a hotline for information on your spouse's unit. Your spouse's branch may have an ombudsman's office that will supply information. If these fail, you might try the Red Cross or ask your military chaplain for assistance.

Contacting your servicemember in an urgent situation:

- Family Readiness Group Leader will have unit specific instructions
- Family emergencies messages - The American Red Cross sends emergency messages to deployed servicemembers:
 - Provide the name, rank, social security number and command/division of deployed member.
 - Commanding officers can grant or deny emergency leave based on regulations for the deployment location. If granted, the servicemember may be responsible for all travel expenses.

Help and Support Groups

As the spouse of a deployed servicemember you are not alone. There are places you can go for support, emergencies, financial and medical advice, and family services. Here are some of the most important ones:

- Army Community Services (ACS), Navy and Marine Corps Family Service Centers (FSC), and Air Force Family Support Centers (FSC) are valuable sources of information.
- The USO (United Services Organization) is probably best known for dances and entertainment provided to servicemembers. It also has educational and recreational programs for military spouses and their families.
- The military frequently provides childcare, nurseries, workshops on job skills, libraries, gyms, craft shops, recreational centers, thrift shops and legal assistance. Depending on what branch of the service your spouse is in, there may be an ombudsman's office to help with problems specific to the military.
- The American Red Cross may be best known for help in large-scale disasters, but it's also a valuable source for information and referrals as well as instruction in emergency first-aid.
- Most communities have hotlines for family emergencies. (See your local telephone book for the numbers
 - they're usually in the front of the book.)

- Other support resources:
 - Military Installation Ombudsman's Office
 - Salvation Army
 - Family Advocacy
 - Life Skills Enhancement Center
 - Installation Chaplain

The USAA Educational Foundation a non-profit organization, www.usaaedfoundation.org¹²

- There are chatrooms and websites set up for any kind of need on the Internet. Finding the right one for you may take a bit of surfing, but there are several military sites for a variety of services.

National Military Family Association
www.nmfa.org

American Red Cross
www.redcross.org

Military sites:

- www.army.mil; www.armyonesource.com
- www.navy.mil; www.navyonesource.com
- www.af.mil; www.airforceonesource.com
- www.usmc.mil; www.mccsonesource.com
- www.uscg.mil

Military Relief sites:

- www.nmcrrs.org
- www.aerhq.org
- www.afas.org
- www.cgmahq

Cinchouse
www.cinchouse.com

Reserve & National Guard Magazine
www.reserve-nationalguard.com

Military informational site
www.military.com

AmeriForce Publishing
www.deploymentguide.com

FAMILY PREPARATIONS CHECKLISTS

Tips for the family member at home

- Discuss emotional concerns with family members
- Work, volunteer, take up a hobby to help pass the time
- Exercise
- Set aside quiet time for yourself
- Prioritize your household tasks
- Write or e-mail your servicemember on a regular basis
- Become active with Family Readiness groups
- Join your unit's family support group. It offers a variety of activities such as family trips, workshops and self-help groups.
- Join a faith based group
- Contact organizations such as the USO or your Family Service Center for educational and recreational programs for military spouses and their families.

Financial

- ☐ Call USAA for a quick, financial assessment. For immediate results, visit usaa.com and click-on "Free Financial Assessment"
- ☐ Discuss all financial accounts with your servicemember. Do you have a Power of Attorney? Can you act on their behalf if necessary?
- ☐ Notify creditors that may offer deployment benefits
- ☐ Does Servicemembers Civil Relief Act 2004 apply? Contact your installation Legal Assistance Office for additional information
- ☐ Do you have all account numbers and phone numbers for financial institutions?
- ☐ Set up a folder to hold receipts and financial documents
- ☐ Know all financial and computer passwords

- ☐ Discuss how bill paying and managing the bank account will be handled. How will your servicemember withdraw money if needed during deployment? How will that deduction be recorded?
- ☐ Set up automatic deposit and electronic payment services
- ☐ Discuss budgets for home and deployment expenses
- ☐ Establish a financial account for emergency situations
- ☐ Has your servicemember enrolled in the Thrift Savings Plan?

Personal

- ☐ Make sure you know how to reach your servicemember while deployed
- ☐ Make sure DEERS is up-to-date
- ☐ Verify TRICARE status
- ☐ Have a list of repair facilities on-hand
- ☐ Set-up an emergency communication plan between you and your servicemember (such as a relative or friend) to contact in the event you cannot reach each other

Children and Separation

- ☐ Make sure children understand the separation
- ☐ Notify your children's school of a deployed family member
- ☐ Plan for communication between children and the deploying servicemember
- ☐ Encourage children to ask questions and express their feelings
- ☐ Arrange for access to base agencies if needed
- ☐ Before departure, make a family video
- ☐ Create a family picture collage

- ☐ Pre-record bedtime stories
- ☐ Make letter writing and e-mailing a fun activity.
Color pictures and add to e-mail messages.

Helping Children Cope

There are several suggestions to help your children during the separation period.

- Talk to your child before the deployment and involve them in the preparations
- Encourage them to share their feelings
- Post a geographical map with the deployment location
- Provide a way for them to measure the separation time: calendar, diary, paper chain, etc.
- Keep to your normal routines, to include mealtimes, bedtimes, play dates or whatever they are used to
- Keep to the rules of the house, don't let discipline slip with the absence of a spouse
- Encourage children to write letters, e-mails, send taped messages or pictures
- Talk about your deployed servicemember in daily conversation so children continue to feel connected
- Let children participate with household chores and tell them how important their participation is to the family

Emergency Plans

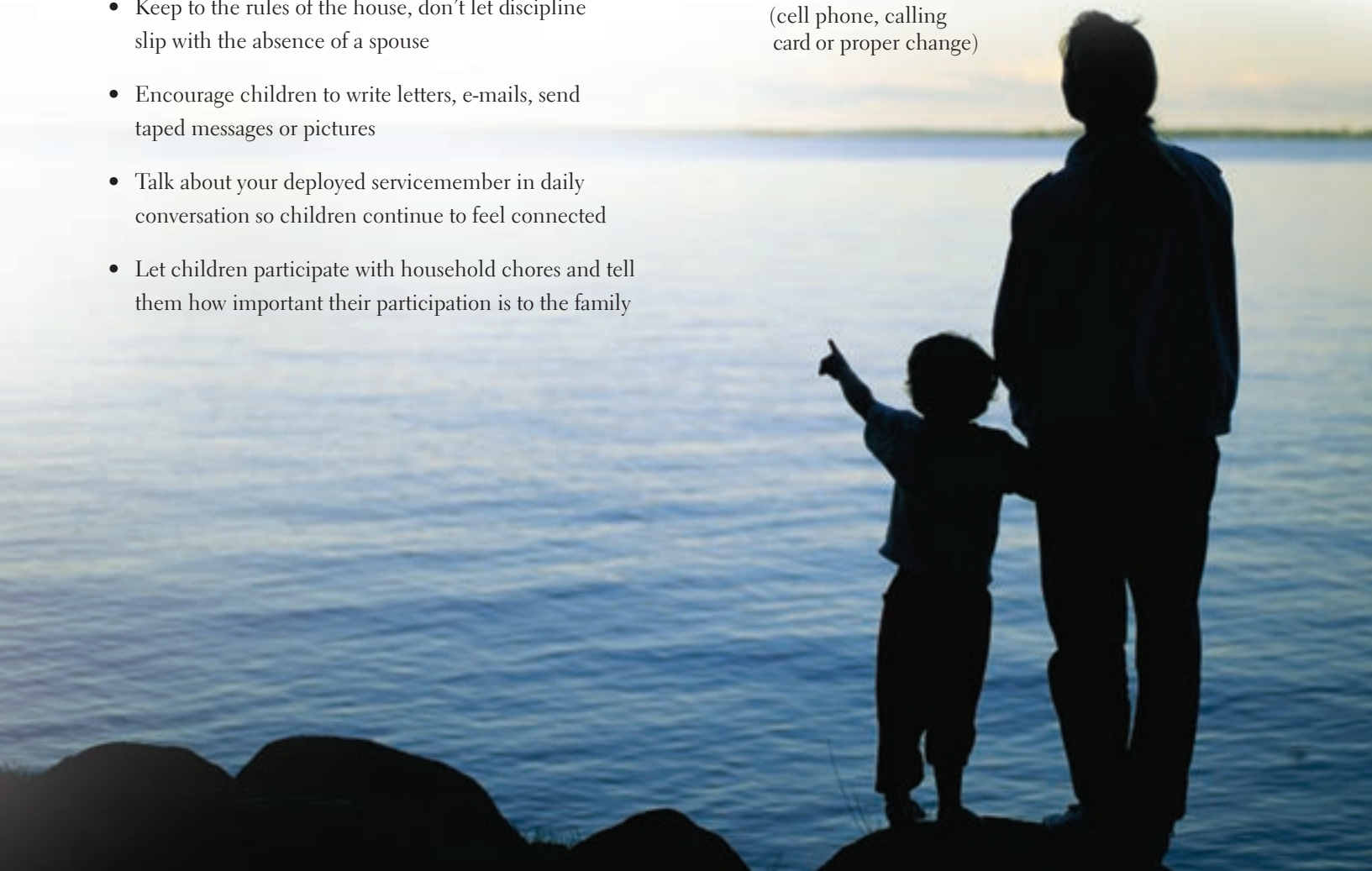
- ☐ Know the location of important papers
- ☐ Set-up an emergency family communication plan
- ☐ Consider a home warranty protection plan
- ☐ Consider a roadside assistance protection plan

For the home, have the following on hand:

- | | |
|--|--|
| <input type="checkbox"/> Flashlight | <input type="checkbox"/> First-aid kit |
| <input type="checkbox"/> Extra batteries | <input type="checkbox"/> Electrical tape |
| <input type="checkbox"/> Candles | <input type="checkbox"/> Fire Extinguisher |
| <input type="checkbox"/> Matches | <input type="checkbox"/> Bottled water |

For the car, have the following prepared:

- | | |
|--|---|
| <input type="checkbox"/> Flares | <input type="checkbox"/> First-aid kit |
| <input type="checkbox"/> Spare tire | <input type="checkbox"/> Snow and ice scraper |
| <input type="checkbox"/> Jack | <input type="checkbox"/> Flashlight or lantern
and spare batteries |
| <input type="checkbox"/> Maps | <input type="checkbox"/> Tool kit |
| <input type="checkbox"/> Jumper cable | <input type="checkbox"/> Bottled water |
| <input type="checkbox"/> A way to reach help
(cell phone, calling
card or proper change) | |





COMING HOME

Your homecoming is a time of celebration, but it can also be stressful. Give yourself, family and friends time to return to normal routines. Visit with your family, renew old friendships and take things as they come. If you are married or coming home to children, remember that it takes time for all of you to get used to one another again. The best advice psychologists and family advisors can give you is to be patient; give yourself and your partner time to get back into the rhythm of being a family again.

A few days after you return, sit down with anyone affected by your deployment, at a time when you won't be disturbed by friends or family. It's time to talk business.

Update your personal information

- Update your personal profile on usaa.com or by calling us.
- If you made changes to your USAA accounts and policies, call us to change them back to their original status.
- Call us to cancel a Power of Attorney.

Financial Review

Call us or log-on to usaa.com for a free Financial Review. This personal assessment provides an immediate overview of your current financial picture and provides simple recommendations.

Investments

Once you return and you have had a chance to review your finances, it's time to start thinking about your future. We offer a family of investment options and personalized investment guidance to help you create an investment portfolio to fit your goals.

Take a vacation

You may consider taking a vacation when you return. Whether you hope to travel with family, friends or on your own, USAA Cruise Travel can help you with your travel arrangements. Ask us about a low-cost travel insurance policy that protects you if you have to cancel because of deployment or if your scheduled leave is cancelled.

Future Deployments

Once the dust has settled and your personal life is back to normal, it's time to review and improve for the next deployment. Many people ignore this part of the deployment cycle and as a result, they repeat the same mistakes over and over again throughout their military career. In some cases, just as things return to "normal," you may be notified of your next deployment. Here are few suggestions to make preparing for the next deployment easier.

- Examine your accounts, pay off bills and check ongoing payment plans and update as needed.
- Consult a financial planner to sort through financial issues and develop long-range solutions.
- Review and adjust insurance coverages. Establish a plan for your property, auto and home protection for the next time you deploy.
- Address issues your spouse or relative had to overcome while you were away and determine a better way for the next time.
- Write down everything you learned and place it with the receipts, financial and legal documents folder you developed before you deployed the last time.

IMPORTANT PHONE NUMBERS

Police _____

Fire Department _____

Hospital _____

Doctor _____

Pediatrician _____

School _____

Babysitters or Childcare _____

Veterinarian _____

Installation Chaplain _____

Air Conditioning/Furnace _____

Cable Service _____

Computer Assistance _____

Electrician _____

Gas and Electric _____

Home Security _____

Poison Control (911) or 1-800-222-1222

Plumber _____

Septic Tank _____

Well Pump _____

Financial

Checking/Savings _____

Credit Card(s) _____

Investments _____

Loans _____

Mortgage Company _____

Insurance

Automobile _____

Dental _____

Life _____

Property _____

TRICARE _____

Other

Accountant or Tax Service _____

Automobile Repair Facility _____

Base/Post Commander's Office _____

Family Center _____

Family Support Group _____

Lawyer/Legal Aid _____

Family Readiness Group or Ombudsman _____

Ombudsman _____

American Red Cross _____

Youth Center _____

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2. Other bank source: bankrate.com (Fall 2004 survey). No charge for the first ten ATM withdrawals from non-USAA ATMs per monthly statement cycle. Additional withdrawals are \$1 each. USAA Federal Savings Bank automatically will refund up to \$15 for ATM surcharges incurred per account, per statement cycle. Every statement cycle, USAA Federal Savings bank automatically will rebate 1/2% of qualified, credit purchases made with the USAA Debit MasterCard. USAA Web BillPay® is free for personal use with a USAA checking account or with a USAA Asset Management Account. USAA Web BillPay requires an address in the U.S., a U.S. territory, or APO/FPO. Standard checks are free for the life of the account.†

If you use your credit card, Finance Charges will accrue from the date of the transactions according to the terms of your Credit Card Agreement.
3. You may be eligible for a special APR for up to 1 year of a regular deployment or PCS, or 100% finance charge rebate while deployed on a military campaign. You must contact us within 90 days after the start of your deployment/PCS or 6 months after your military campaign involvement and provide any required documentation.
4. All loans subject to credit approval. Loan matched rate must be published rate and loan must be equivalent terms, conditions and collateral requirements. Offer not available on rates offered by auto manufacturers and their affiliates and special lender 'relationship' or promotional rates.
5. USAA Web BillPay® is free for personal use with direct deposit to a USAA checking account or with a USAA Asset Management Account. Without direct deposit, USAA Web BillPay is \$4.95 a month. USAA Federal Savings Bank guarantees (up to \$50 in fees you incur) that your properly scheduled payments will be paid by the due date. USAA Web BillPay® is free for personal use with a USAA Checking account or with a USAA Asset Management Account.

6. Systematic investment plans do not assure a profit or protect against loss in declining markets.
7. War exclusions do apply to coverage provided under accidental death benefit riders and policies. Coverage limits up to \$300,000 for E1-E7, \$400,000 for E8-O3, \$600,000 for O4-O10 and up to \$1,000,000 for some members O4 and above in select military career fields.
8. Coverage based on monthly installment payment of annual premium on policy providing only \$2,500 of personal property coverage. Cost of liability coverage may vary by location. Coverage is not provided in countries where prohibited by U.S. Federal law.
9. The ADT home security program for USAA members is provided exclusively by ADT Security Services, Inc. All prices, terms and conditions subject to change. May not be available in some remote locations or may require an additional travel charge. 24-month monitoring agreement required at \$24.99 per month (\$23.99 with credit card). In California, 24-month monitoring agreement required at \$24.99 per month (\$599.76); \$23.99 with a credit card (\$575.76). For conditions, restrictions and license information, visit usaa.com, select Shopping & Discounts and select "Important Legal Information" on the ADT Fire and Burglary page.
10. Not all home systems and appliances are covered. For a copy of the contract to review specific coverage, exclusions and limitations, please call 1-800-531-2588. Covers single family homes under 5,000 square feet. The trade service call fee applies to the initial visit by a technician for each covered trade. This initial fee covers any additional technician visits required for the same breakdown within 30 days of the original request for service. Additional charges may apply for some repairs and replacements. AHS may provide cash back in lieu of repair or replacement in the amount of AHS actual cost to repair or replace such item, which may be less than retail pricing. Systems and appliances 1) will be replaced with units having comparable features, not necessarily the same dimension, color and/or brand; 2) must be in good working condition of the effective date of contract; 3) designated by the manufacturer as commercial are not covered. Rust coverage begins 30 days after acceptance of application. Void where prohibited by law.
11. A standard \$9.95 service fee will be added to all orders. Prices subject to change without notice. If item is not available, a comparable substitute will be provided. Due to the perishable nature of our products, please make any customer service inquiries within 48 hours of delivery. © 2005 Teleflora.

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