

INFORMATION ON SERVICEMEN'S GROUP LIFE INSURANCE (SGLI)

Every military member, reserve and active has at least \$250,000 in life insurance. Especially in blended families, it is important for the civilian attorney to understand how the beneficiary provisions work. Pursuant to *Ridgeway v. Ridgeway*, 454 U.S. 46, 102 S. Ct. 49, 70 L. Ed. 2d 39 (1981) the beneficiary designation cannot be ordered by any state court due to Federal Supremacy. Civilian practitioners must understand this federal preemption holding as it may also effect rights of election (i.e. spousal forced shares) under state law. The SGLI web page is at <http://www.insurance.va.gov/sglivgli/sglivgli.htm>. Practitioners should familiarize themselves with the SGLI Handbook, the method of selecting beneficiaries, and understand SGLI's beneficiary provisions including that all primary beneficiaries will share and all primary beneficiaries must understand this federal preemption holding must predecease before proceeds pass to any contingent beneficiary.