



FAMILY INFORMATION RECORD (FIR)

The following example FIR is for a fictitious active duty Lieutenant Colonel with a spouse, two minor children, and over 20 years of military service. Your actual benefit analysis will vary based on your age, rank, familial status and service history. For more information, contact an AFSC Member Representative at 1-888-237-2872 (888-AFSC-USA).

SERVICE DATA

LTC Sample F. Only		Home: 703-999-9999	Work: 703-999-9999
Military Status:	Active	Military Service:	Army
Current Promotion Date:	1 Dec 2003	Previous Promotion Date:	1 Feb 1999
Date Initial Entry Mil Svc:	1 May 1983	Pay Entry Basic Date:	10May 1983
Res (1405) Date:	10May 1983	Basic Active Service Date:	10May 1983
Email:	ltc@aol.com		
Fax:	703-999-9999		

The service data you provide is used to compute your estimated retired pay, survivor benefits, Social Security benefits and Veterans Administration benefits. Calculations based on this information are updated daily, and reflect all current legislation changes.

FAMILY DATA

<u>NAME</u>	<u>BIRTHDATE</u>	<u>BIRTH/MARRIAGE RECORDS AT AFSC</u>	<u>SSN</u>
MEMBER: Sample F	1 Jan 1963	Yes-Acceptable	xxx-xx-xxxx
SPOUSE: Susan	2 Jan 1966	Yes-Acceptable	xxx-xx-xxxx
DATE MARRIED:	3 Jun 1987	Yes-Acceptable	
CHILD: John	1 Feb 1991	Yes-Acceptable	xxx-xx-xxxx
CHILD: Jan	10 Feb 1992	Yes-Acceptable	xxx-xx-xxxx

Your family information, in conjunction with the benefits calculated from your service data above, determines your surviving family's integrated stream of lifetime benefits. It also is used to show you when changes in those benefits will occur and how they affect you. See "Survivor Benefits" on page 2 for an example.

DOCUMENTS STORED WITH AFSC

Letter Re:Wife's Access To File	Feb 1999	Letter Of Final Instructions	Mar 1999
Birth Certificates (see above family data)		Copy Leave & Earnings Statement	Mar 2000

This report provides an inventory of your critical personal documents in storage and safeguarded by AFSC. This service is especially advantageous for the mobile active duty family. You will always know the location of your important documents, and they are available immediately upon your request. For more information on this service, reference our website at www.afsc-usa.com or call our member service department at 1-888-237-2872 (888-AFSC-USA).

LIFE INSURANCE INFORMATION

<u>COMPANY</u>	<u>POLICY</u>	<u>AMOUNT</u>	<u>TYPE</u>	<u>ISSUED</u>	<u>NOTES</u>
1 ABC Insurance	123456	20,000	Term	Jun 1984	
1 XYZ Insurance	1111111	160,000	Group Term	Jun 1994	
1 BBB Insurance	2222222	25,000	Ordinary Life	May 1989	
2 ZZZ Insurance	4444444	10,000	Ordinary Life	Jul 1985	Susan Insured
2 ZZZ Insurance	5555555	5,000	Universal Life	Jun 1989	John Insured
2 ZZZ Insurance	6666666	5,000	Universal Life	Dec 1992	Jan Insured
SGLI-Member		400,000	Group Term	Jan 1982	
3 SGLI-Spouse		100,000	Group Term	Nov 2001	Susan
3 SGLI-Child		10,000	Group Term	Nov 2001	John
3 SGLI-Child		<u>10,000</u>	Group Term	Nov 2001	Jan
Total Insurance On Member		605,000			

- 1 - Policy on File
- 2 - Family Member Insured
- 3 - Family Member Policy on File

Providing AFSC with your life insurance information allows us to (1) keep track of your total protection, and more importantly, (2) it serves as a starting point of companies AFSC will notify on your behalf to ensure your spouse / beneficiaries receive all of their insurance entitlements in a timely manner. We do the work, so your family can concentrate on more important concerns!

SURVIVOR BENEFITS INFORMATION

Based on data you have provided, your assumed active duty death (Service-connected) would provide these monthly survivor benefits to your family:

<u>Reason for Change</u>		<u>Family Benefits</u>			<u>=</u>	<u>Monthly</u>	<u>Annual</u>
		<u>SS</u>	<u>+ VA</u>	<u>+ SBP</u>		<u>Total</u>	<u>Total</u>
Member's death	May 2006	\$3252	+ \$1797	+ \$1687	=	\$6,736	\$80,832
Jan is 16	Feb 2008	2788	+ 1797	+ 1687	=	6,272	75,264
DIC Extra Ends	May 2008	2788	+ 1547	+ 1687	=	6,022	72,264
John is 18	Feb 2009	1394	+ 1290	+ 1687	=	4,371	52,452
Jan is 18	Feb 2010	0	+ 1033	+ 1687	=	2,720	32,640
Susan is 62	Jan 2028	1480	+ 1033	+ 1687	=	4,200	50,400

Integrated Lifetime Benefits!

Based on the service and family data you provide, this analysis depicts the actual lifetime benefit stream to which your family is entitled. Not only does it integrate your Social Security, Veteran and Survivor Benefit Plan benefits, it also projects when those payments will change and what factor(s) affect that change. This provides the foundation for a solid financial plan, and is a unique capability currently unavailable from any other commercial or government organization.

Lump sum funds available to designated beneficiaries:

Social Security Death Benefit	\$ 255
Death Gratuity	\$100,000
Life Insurance	\$605,000
Savings and Investments	<u>\$161,954</u>
Total	\$867,209

In addition to projected monthly payments, the FIR also shows you the funds available to your family immediately.

Notes: While SS, VA, and SBP are adjusted for inflation by law, the amounts above are in today's dollars. Projections above are unofficial. Government agencies will determine exact amounts. SBP reduced because of the integration with spouse's VA DIC entitlement.

VA DEPENDENT EDUCATION ASSISTANCE (DEA)

This section provides you with information on VA Education benefits available to your family, an often unknown or overlooked entitlement

<u>RECIPIENTS</u>	<u>FROM</u>	<u>AGE</u>	<u>UNTIL</u>	<u>AGE</u>	<u>BENEFIT AMOUNT</u>
Susan	30May 2006	40	30May 2026	60	45mos X \$827 = \$37,215
John	1 Feb 2009	18	1 Feb 2017	26	45mos X \$827 = \$37,215
Jan	10 Feb 2010	18	10 Feb 2018	26	45mos X \$827 = \$37,215
					\$111,645

Notes: Current full time student rate is \$ 827 per month as of Oct 2005
 Maximum number of school months is 45 (undergraduate or graduate)
 Spouse must be unmarried - Children may be married
 DEA not paid if attending a federally funded academy or while on active duty

Money for college you may not know about!

In order to get your own personalized benefit analysis, you must first become an AFSC Member. To join AFSC, visit us online at www.afsc-usa.com or call our Member Services Department at 1-888-237-2872 (888-AFSC-USA).



ARMED FORCES SERVICES CORPORATION
 ★ WE'LL BE THERE FOR LIFE ★

Join Today – We'll be there for life!