

**MACOM:** USAREUR

**INSTALLATION:** Army in Europe

**SUBJECT:** Full AKO Accounts for Surviving Spouses who are Annuitants

**DISCUSSION:** An individual who meets one of 12 criteria is authorized a Full Account on Army Knowledge on Line (AKO). The criteria are: Active Army, Army Reserve, Army Retirees, DA Civilians, DA Civilians Retired, Future Soldiers, Medical Retired, NAF Civilians, National Guard, National Guard Retired, ROTC Cadets, and U.S. Military Academy Cadets

The family members of AKO Full Account holders are authorized Guest Accounts, which require a sponsor who is an AKO Full Account holder.

When an Active-Duty Soldier or Retired Soldier dies, the surviving spouse no longer qualifies for a Guest Account and is not authorized a Full Account in his or her own right.

Many spouses find AKO an easily accessible source of valuable information, but when they become surviving spouses, they have no way of getting to it - when they really need it the most.

Surviving spouses who are annuitants, i.e., a recipient of DoD monies, such as SBP proceeds, are not only registered in DEERS but in the DFAS database as well. This would permit AKO to validate the identity and thereby the eligibility of an annuitant.

Recommend Chief of Staff, Army, authorize full account access to AKO for surviving spouses of Active-Duty Soldiers and Retired Soldiers who are annuitants.

**APPROVED BY MACOM RETIREE COUNCIL CHAIRPERSON:** Robert Mentell, Colonel, 17 June 1998

**MACOM COMMENT:** USAREUR supports this initiative.