



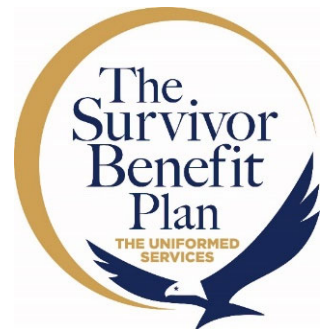
Department of the Army Survivor Benefit Plan (SBP) Brief

Army Retirement Services Office
February 2022



Our Goal

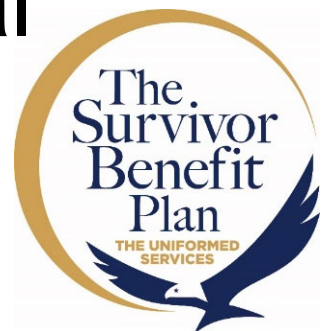
- Provide you with the facts so you can make an informed decision.
- Correct misinformation.





Purpose

- Break SBP down into manageable understandable blocks, to help you to make an informed decision on your individual SBP election.
- Remember your current SBP decision impacts your Family's future financial wellbeing.



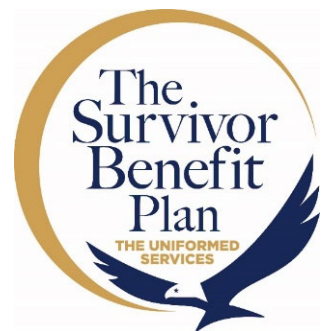


BOTTOM LINE **RETIRED PAY STOPS**



WITH THE DEATH OF THE RETIRED SOLDIER!

**SBP ALLOWS YOU TO PROVIDE A
PORTION OF YOUR RETIRED PAY TO
YOUR ELIGIBLE SURVIVORS**





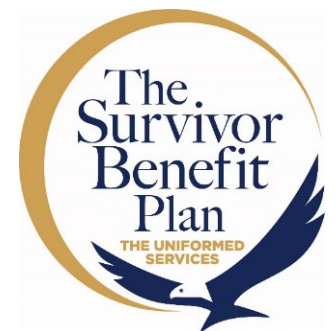
Which risk are you willing to take?

NO SBP

SBP

Risk of leaving
your loved ones
with insufficient
income

Risk that your
survivor may not
get every cent
back in premiums

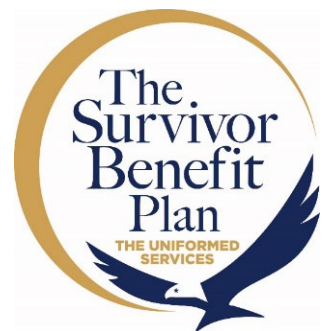




What is the risk of your spouse outliving you?

- Life Expectancy:
 - Retiree **83** years
 - Survivor **88** years
- SBP spouse annuitants who outlive the Retiree: **73%**

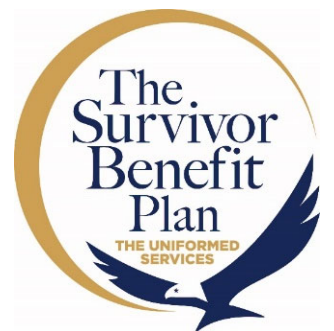
Note: Source: DOD Actuary





What is SBP?

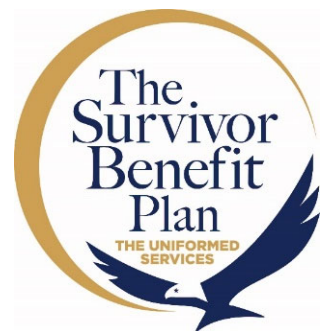
- Enacted by Congress in 1972
- Sole means for a Retired Soldier to continue a portion of retired pay to survivors
- Coverage is free while on active duty
- Decision at retirement - begin to share cost from date of retirement
- Over eight out of ten retiring Soldiers elect SBP to protect their family's financial future





The Annuity

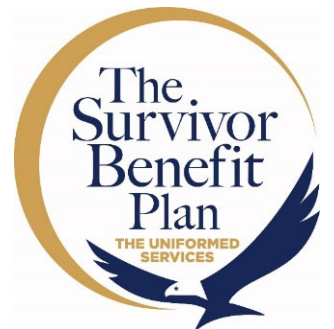
- Annuity of 55% of selected base amount regardless of the annuitant's age
- Paid until annuitant becomes ineligible or dies





About Elections

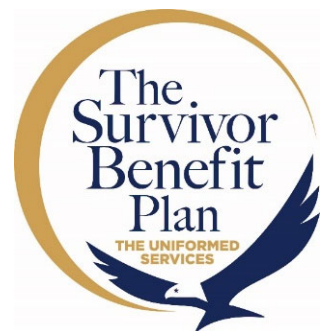
- SBP Election must be made prior to retirement
 - If election not made prior to retirement, by law, the member receives automatic full coverage for spouse and or children at retirement
- All Soldiers retiring based on an active duty law and Reserve Soldiers who elected RCSBP Option A must complete the SBP section of the DD Form 2656, even if they have no eligible beneficiaries





About Elections

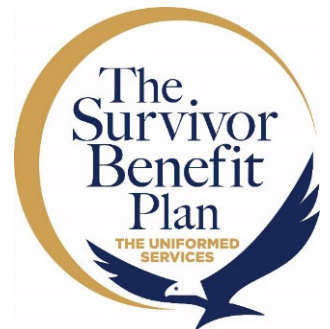
- Married Soldiers electing anything less than the maximum spouse SBP coverage allowable under the law require spouse's concurrence
- Generally irrevocable but may be cancelled, with spouse concurrence, between the 25th and 36th month following retirement
- Paid-up SBP coverage is paid-up after making 360 payments AND reaching at least age 70





About Elections

- If SBP beneficiaries change (birth, death, divorce, marriage) between election and date of retirement, a new DD Form 2656 with SBP election required

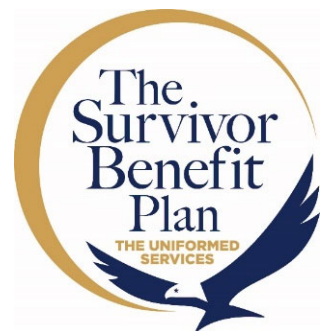




Six Election Categories

1. Spouse Only
2. Spouse & Child(ren)
3. Child(ren) Only
4. Former Spouse Only
5. Former Spouse & Child(ren)
6. Insurable Interest

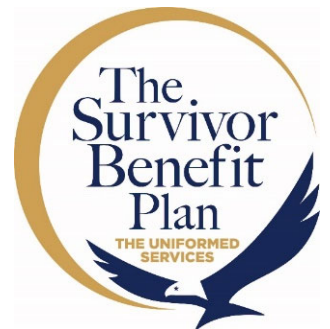
Note: Not electing SBP for a spouse and or eligible children at retirement will result in closing those SBP categories forever





Spouse Election

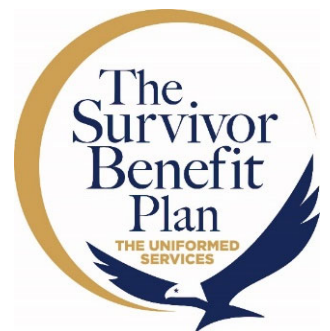
- Provides annuity of 55% of amount of elected base
 - Minimum base amount =\$300
 - Maximum = full retired pay
- Spouse cannot outlive the SBP annuity
 - Paid forever (unless remarriage occurs prior to age 55)
 - If remarriage prior to age 55 ends, annuity reinstated (must re-apply)
- Increased annually by COLA





Spouse Election

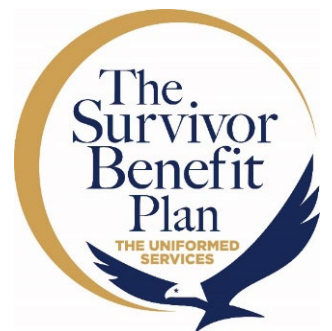
- Taxable as an annuity
- SBP premiums paid pre-tax
- Cost stops when no spouse beneficiary
- Election by category not by name
- A spouse can only receive one spouse SBP annuity
 - If spouse is authorized more than one spouse SBP annuity, they must select one to receive





Spouse & Child(ren) Election

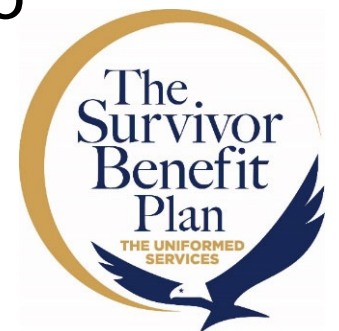
- Spouse is the primary beneficiary
- Children are secondary beneficiary and receive the annuity **only if** spouse loses SBP eligibility (remarriage prior to age 55 or death) **and** children are still eligible
- Child cost is based on ages of member, spouse and youngest child
- Cost of child coverage as secondary beneficiary - very low
- Child cost is added to the spouse SBP cost
- If divorced or spouse dies and there are eligible children, the SBP cost is recalculated as child only





Child(ren) Only Election

- Cost based on ages of member & youngest child
- Cost stops when no eligible children remain
- Cheaper than “spouse” due to finite benefit
- Because the child is the primary SBP beneficiary, election is more costly than the spouse and child election where the child is the secondary beneficiary
- If you marry and new spouse is added to SBP coverage, the election becomes spouse and child
 - Child cost is recalculated as an add on cost to spouse cost
 - The rules for spouse and child coverage apply





Child(ren) Only Election

- All eligible children covered at one cost
- Cost stops when no eligible children remain
- Annuity divided equally among all eligible children
- A child can receive more than one child SBP annuity.

Annuity



Two eligible children

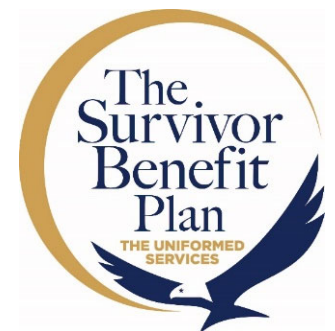
Child 1 ages out or marries

Both age out or marry



Child Eligibility

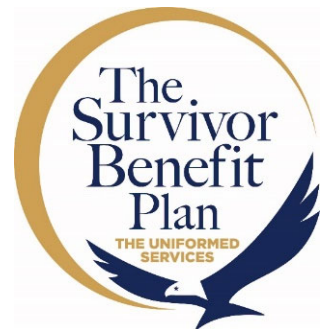
- Child must be:
 - Unmarried
 - Age: up to 18 or 22 if a full-time student
 - Unmarried Incapacitated child – eligible forever if condition was incurred while eligible for SBP
- Natural child
- Adopted Child
- Stepchild, foster child who is living in a parent child relationship with the military member when that member dies
- When no eligible children remain, child SBP cost stops





Incapacitated Child Considerations

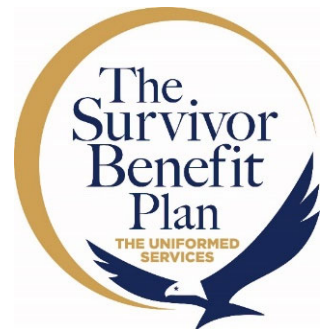
- Research the impact that SBP for a fully disabled child may have on other benefits the child has or will receive.
- Election to pay annuity to a special needs trust for an SBP eligible unmarried incapacitated child allowed. Contact RSO for details.





Advice: Seriously Consider Child Coverage!

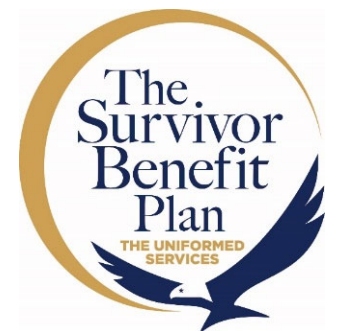
- Q: Why bother covering my 21-year old son who graduates from college soon?
- A: Because....
 - incapacitation may occur while still eligible
 - “closing” the child category when there are eligible children closes it forever
 - family complete? perhaps a step-, grand-, foster- or natural child is in your future
- Cost stops when no eligible children remain
- Spouse and child or child only SBP is inexpensive





Former Spouse (FS)

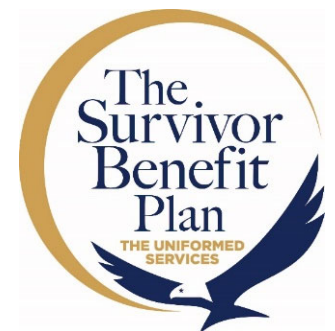
- Former spouse coverage can be:
 - purely voluntary
 - incorporated into a written agreement
 - court-ordered (since 1986)
- Divorce prior to retirement:
 - If court ordered, Soldier should elect former spouse at retirement or could be held in contempt of court
 - Former spouse can ensure former spouse SBP is established by providing DFAS-CL the divorce decree with subsequent court orders plus a DD Form 2656-10 (Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request for Deemed Election) within one year of the first court order awarding former spouse SBP





Former Spouse (FS)

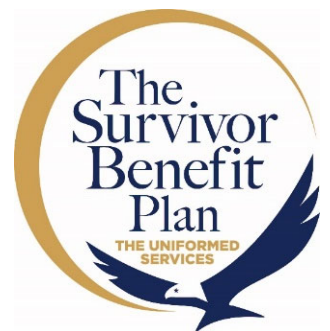
- Former spouse coverage can be changed if court order is amended or vacated by former spouse's death
- If former spouse is voluntary, can cancel former spouse SBP and elect for new spouse within one year of marriage
- Former spouse and children only covers children of the marriage to the former spouse
- When a former spouse SBP beneficiary dies, the Retired Soldier can change former spouse to spouse (contact RSO for details/timeframe)





“Insurable Interest” Election

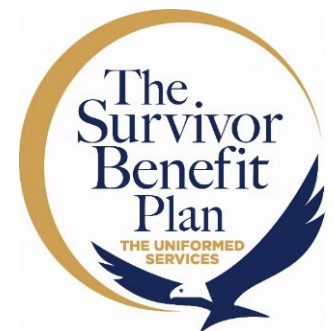
- **Who Can Elect:** unmarried Soldiers with no eligible children
- **Eligible Beneficiaries:** relative more closely related than cousin; or business associate w/financial interest in Soldier (proof needed)
- **Base Amount:** Must be full retired pay
- **Cost:** 10% + 5% for each full 5 years younger beneficiary is than Soldier
- **Benefit:** 55% of retired pay *less* SBP/RCSBP cost





“Insurable Interest” Election

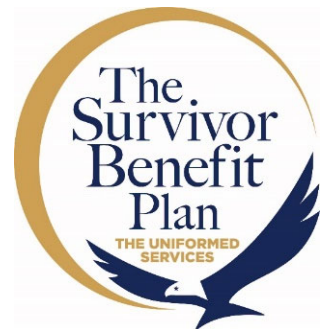
- **Loss of Beneficiary**: May elect new beneficiary within 180 days of current beneficiary's death
- Insurable interest SBP can be cancelled at any time
 - Exception: If insurable interest was elected for former spouse
- If married or you have a child after retirement, you have one year to cancel insurable interest SBP and elect spouse and or child SBP or you close those beneficiary SBP categories
- Insurable interest cannot be elected after retirement





“Insurable Interest” Election

- **Disability Retirement:**
 - Insurable interest is invalid if death occurs within one year of medical retirement for a cause related to a disability for which retired
 - Exception: Insurable interest for dependent authorized a Military ID Card

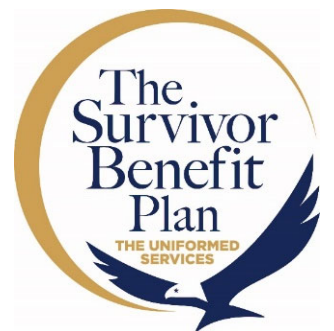




Spouse Concurrence

SBP is a “JOINT” decision for married Soldiers who...

- Decline coverage
- Cover less than full retired pay for spouse
- Elect “child only”
- Are under REDUX retirement plan and do not elect full base amount based on High-3 retired pay they would have received
- Elect Lump Sum under BRS and do not elect spouse coverage based on retired pay they would have received without Lump Sum



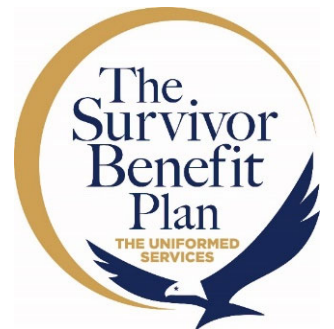


Spouse Concurrence

Remember it is the Soldier's election

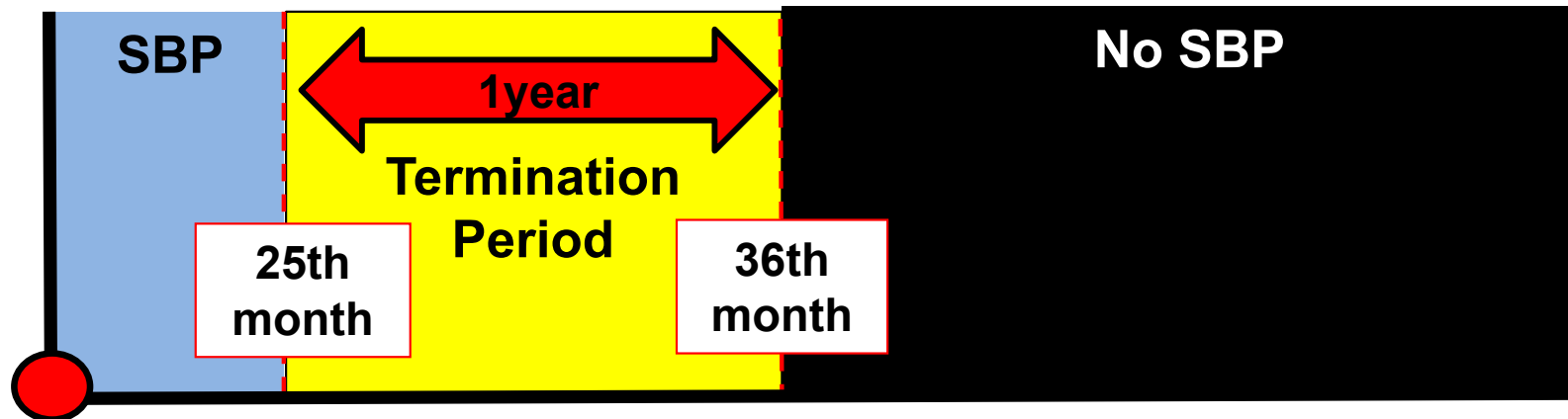
- The spouse can only concur or non-concur with the Soldier's election
- Spouse refusal to sign the DD Form 2656 constitutes spouse non-concurrence
- Spouse concurrence is in the law to protect the spouse.

Note: Spouse concurrence not required for a former spouse election.



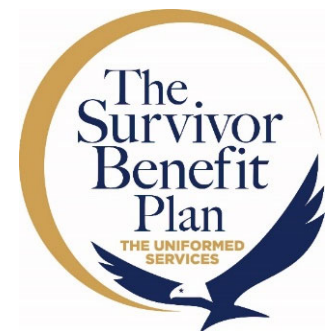


SBP Termination Feature



**Retired Pay
Starts**

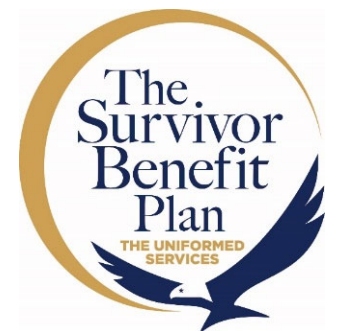
- Termination during one-time, one-year window between 25th and 36th month after start of retired pay
- Spouse concurrence required
- Barred from future enrollment
- No refund of past premiums
- Law acknowledges need for flexibility





Termination Feature

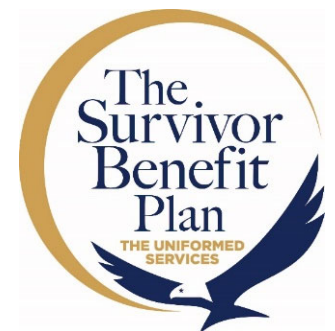
- To terminate you must complete a DD Form 2656-2, obtain your spouse or former spouse concurrence
- Must submit to DFAS during the period between your 25th and 36th month following retirement
- DD Form 2656-2 cannot be signed prior to start of 25th month following commencement of retired pay





No Beneficiary at Retirement?

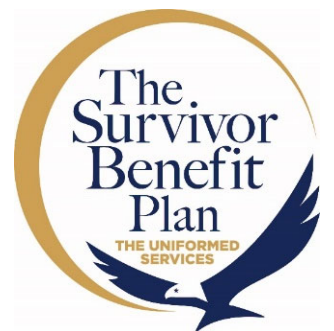
- Keep SBP literature
- Keep “Army Echoes” - RSO contact info listed
- Contact nearest RSO for a new briefing as soon as eligible beneficiary is gained
- Decision whether or not to enroll new family members **MUST** be made within one year of gaining them or you will close that SBP category
- Submit DD Form 2656-6 to DFAS within one year of gaining new beneficiary
- New spouse becomes eligible at 1-year anniversary or birth of a child of that marriage. (SBP costs do not begin until then)





Base Amount

- Dollar amount of retired pay participation is based on
- Minimum, by law = \$300
- Maximum, by law = full retired pay
- May choose any amount between
- Soldiers retiring under CSB/REDUX may choose full base amount based on retired pay they would have received under High-3.
- Soldiers retiring under the Blended Retirement System (BRS) who elect a lump sum at retirement may choose full base amount based on retired pay they would have received without the lump sum election

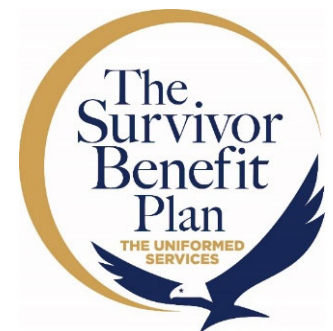




Estimating Your Retired Pay and Premiums

- MyArmyBenefits Retirement calculator
 - CAC or DS Logon
 - Pulls pertinent information from your record so you don't have to
 - Estimates retired pay
 - Comparison of SBP premium estimates for election categories

<https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>



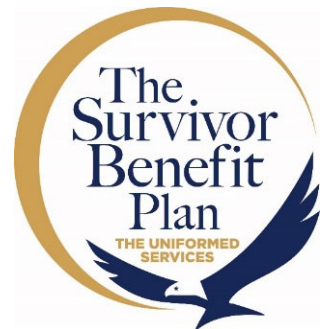


SBP Cost Formula ***(Spouse Only)***

- Formula:
 - 6.5% of base amount selected (example below)
 - alternate formula option for active duty retirements prior to March 1990, medical retirements and non-regular retirement (will be discussed in future slide)

Example

Base Amount	Cost (6.5%)	Annuity Amount
\$2,000	\$130	\$1,100
\$3,000	\$195	\$1,650
\$4,000	\$260	\$2,200





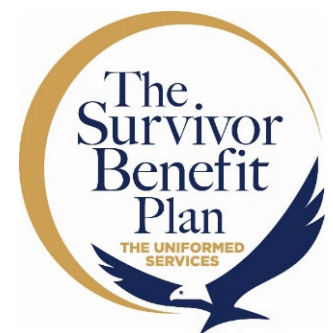
Sample SBP Costs

(Ages: Member=44; Spouse=41; Youngest Child=12)

Monthly Cost

Base Amount	Spouse Only	Spouse & Child	Child Only	Annuity Amount
\$2,000	\$130	\$130.02	\$3.00	\$1,100
\$3,000	\$195	\$195.03	\$4.50	\$1,650
\$4,000	\$260	\$260.04	\$6.00	\$2,200

- Chart shows the relationship of the costs for spouse, spouse and child, and child only SBP
- Child only child cost is higher than in spouse and child since the child is the primary beneficiary

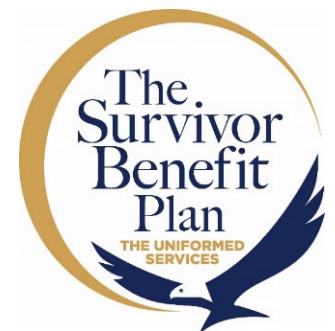




Tax Free Premiums- Real Cost of SBP

	*NO SBP	SBP
Retired Pay	\$2,000	\$2,000
SBP Cost	\$0	\$130
Taxable Pay	\$2,000	\$1,870
Tax Paid (28%)	\$560	\$524
Tax Savings	\$0	\$36
Actual SBP Cost	\$0	\$94

* The SBP participant receives a \$36/month tax savings and a future survivor benefit of \$1,100. Tax rates will vary based on each individual's financial situation.





SBP Premium Calculation Spouse

Two formulas for computing spouse premiums

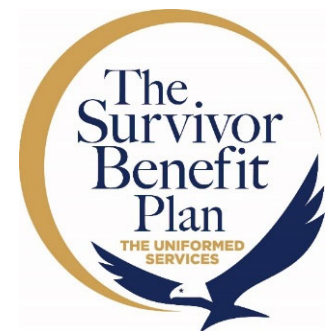
Threshold Formula

- Eligibility:
 - Active duty retirements with a DIEMS prior to 1 Mar 90
 - Medical retirements
 - **Non-regular retirements**
- 2.5% of threshold amount plus 10% of the difference between the threshold and the selected base amount

SBP Premium Formula

- Eligibility - All active duty retirements for members with a date of initial entry into military service (DIEMS) of 1 Mar 90 or later
- 6.5% of selected base amount

Note: If Retired Soldier is eligible to have premiums calculated both ways, DFAS will charge the lower of the two premiums.





Threshold Spouse SBP Calculation

2022 SBP Cost Examples Effective for 1 Jan 22 Based on 2.7% Active Duty Pay Raise Effective 1 Jan 22

Base Amount	Annuity	Premium	Premium
Monthly Amount of Retired Pay Covered	Monthly Annuity Either Method	Old Method Threshold Monthly Cost (Note 1)	6.5% of Base Amount Monthly Cost (Note 2)
\$300	\$165	\$7.50	\$19.50
\$919 (note 3)	\$505	\$22.98	\$59.74
\$1,000	\$550	\$31.08	\$65.00
\$1,200	\$660	\$51.08	\$78.00
\$1,300	\$715	\$61.08	\$84.50
\$1,400	\$770	\$71.08	\$91.00
\$1,500	\$825	\$81.08	\$97.50
\$1,600	\$880	\$91.08	\$104.00
\$1,969.29 (Note 4)	\$1,083	\$128.00	\$128.00
\$2,000	\$1,100	\$131.08	\$130.00
\$2,200	\$1,210	\$151.08	\$143.00
\$2,400	\$1,320	\$171.08	\$156.00
\$2,600	\$1,430	\$191.08	\$169.00
\$2,800	\$1,540	\$211.08	\$182.00
\$3,000	\$1,650	\$231.08	\$195.00

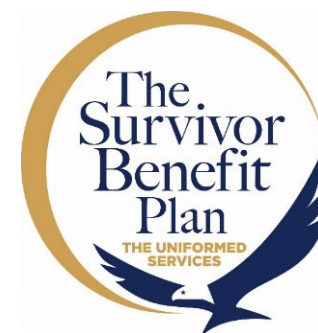
The SBP threshold method applies to a Soldier who meets one of the following criteria: entered service prior to 1 Mar 90 if retiring for active duty length of service, medically retiring, or retiring from the Reserve Component with a non-regular retirement. For these Soldiers, two SBP spouse cost methods are available. The most advantageous one is used by DFAS.

Note 1. SBP Cost Threshold Method: 2.5% of threshold amount + 10% of the remainder of base amount.

Note 2. SBP Cost 6.5% Base Amount Method: 6.5% of the base amount.

Note 3. Threshold Amount (that which costs 2.5%) is \$919; cost is \$22.98.

Note 4. Base amounts on or above \$1,969.29 receive best treatment under SBP cost 6.5% method cited above (.065 times base amount).



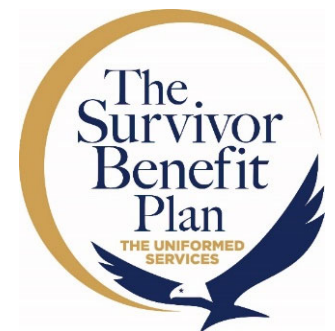


How can I tailor SBP to meet my needs?

Think “Base Amount”

- Challenge: What base amount should I cover to meet our needs?
- Solution: Divide the goal amount by 55%
 $\$2000 / .55 = \$3,636$

Annuity	Base Amount Required
\$2,000	\$3,636
\$1,000	\$1,818





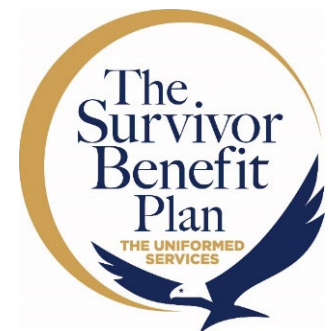
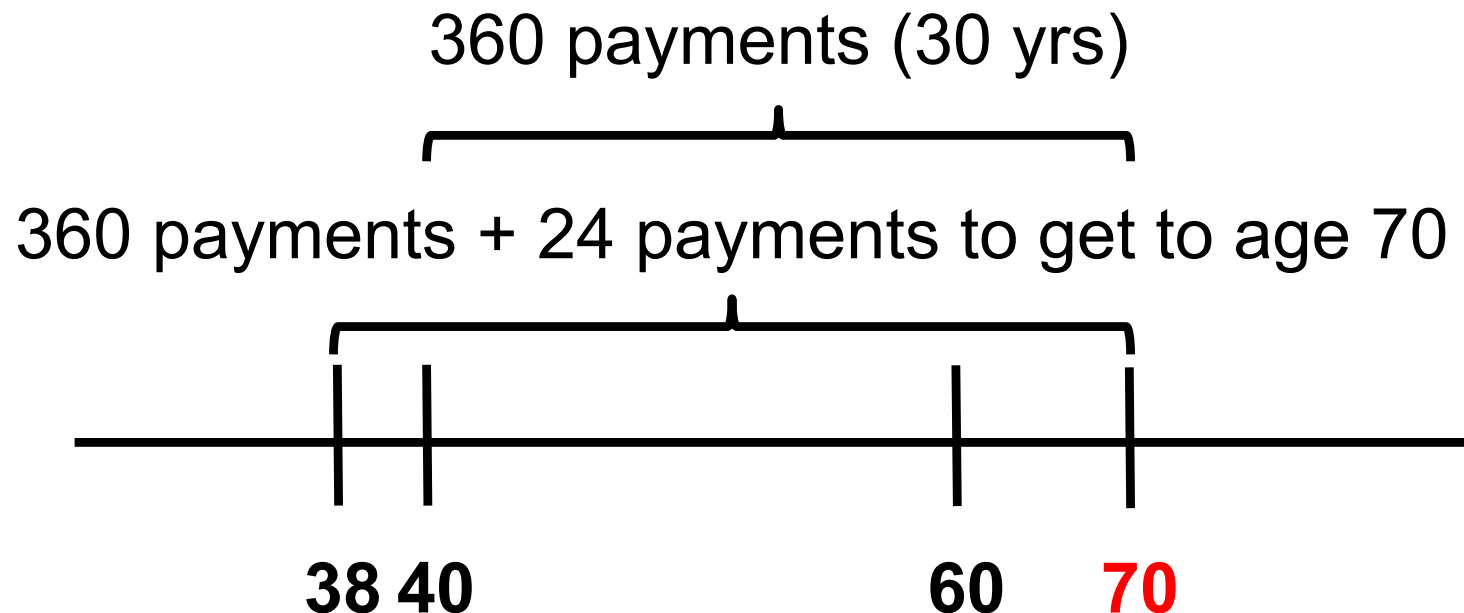
“30-Year Paid-Up Provision”

Since 1 Oct 2008 no premiums after

- 30 years of paying SBP Premiums (360 payments)...

AND

- reaching age 70





Replacement Value of Annuity

Ret. Pay: \$5000

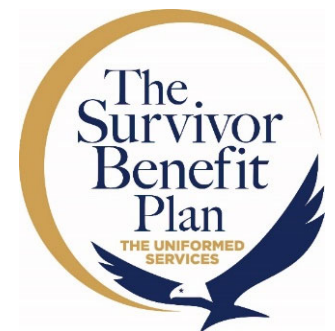
Member's Age: 42

Spouse's Age: 40

Spouse's Age at Death of Soldier	Annual After Tax SBP Benefit	*Replacement Value of SBP
40	\$29,040	\$1,047,600
50	\$36,494	\$1,124,900
60	\$46,715	\$1,128,700
70	\$59,799	\$1,002,400
80	\$76,548	\$644,400

Table shows that it takes a surprising amount of life insurance to replace SBP even as the spouse beneficiary ages because of SBP COLA increases.

*Face value of insurance needed to equal SBP benefit. Assumes inflation amount of 2.5% and return on invested insurance of 4.25%. Based on DOD Actuary SBP Program, spouse will live to age 88. This program can be accessed on the DOD Actuary homepage, <https://actuary.defense.gov/>





Replacement Value of Annuity

Ret. Pay: \$3000

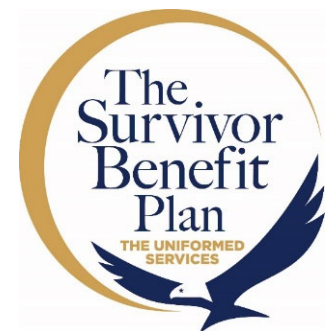
Member's Age: 42

Spouse's Age: 41

Spouse's Age at Death of Soldier	Annual After Tax SBP Benefit	*Replacement Value of SBP
41	\$17,424	\$619,000
51	\$21,896	\$659,100
61	\$28,029	\$657,600
71	\$35,879	\$573,100
81	\$45,929	\$369,700

Table shows that it takes a surprising amount of life insurance to replace SBP even as the spouse beneficiary ages because of SBP COLA increases.

*Face value of insurance needed to equal SBP benefit. Assumes inflation amount of 2.5% and return on invested insurance of 4.25%. Based on DOD Actuary SBP Program, spouse will live to age 88. This program can be accessed on the DOD Actuary homepage, <https://actuary.defense.gov/>





Replacing SBP with Life Insurance Proceeds- How Long Do They Last?

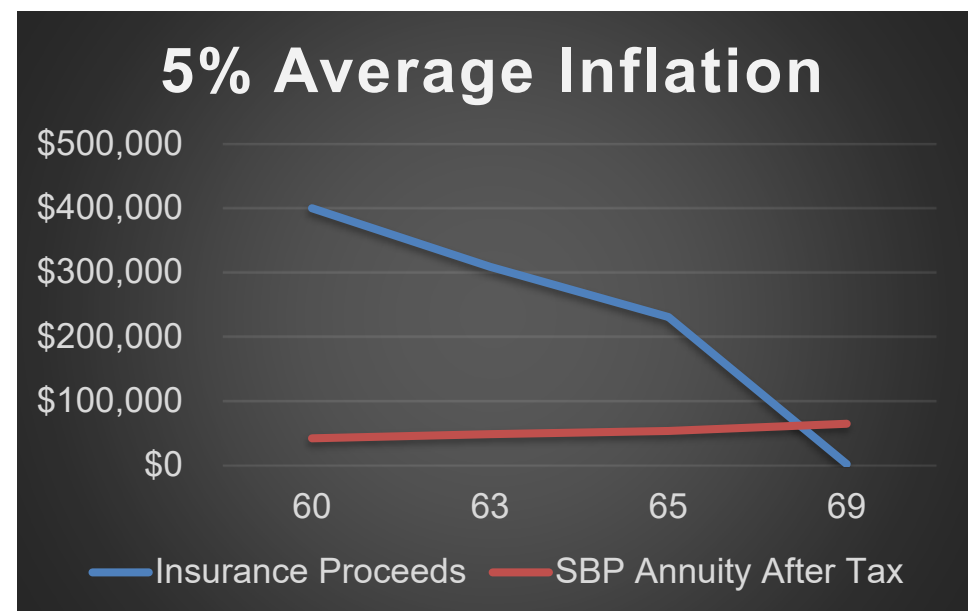
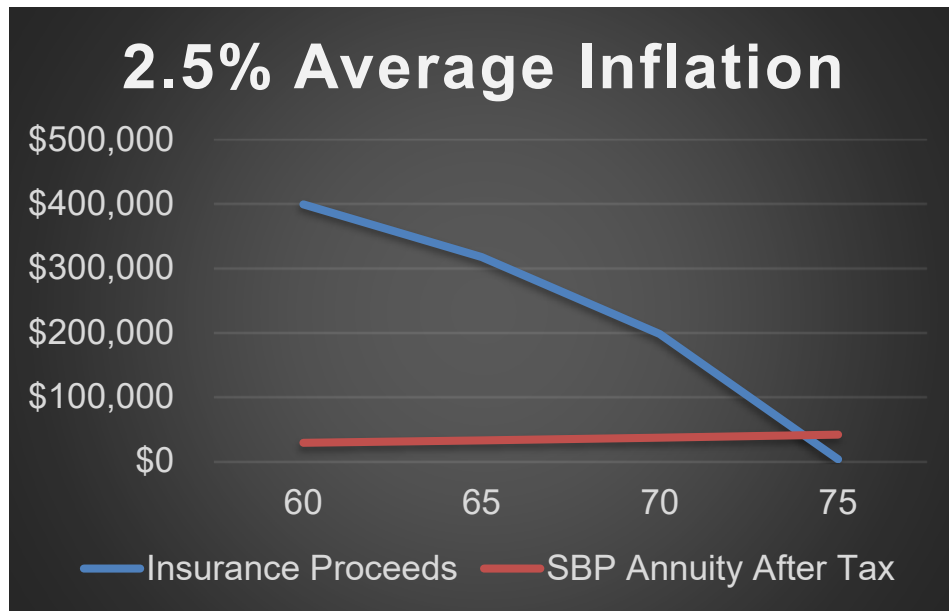
Retired 2022 and dies in 2038 when spouse would be age 60

Monthly Retired Pay = \$3,300; Life Insurance = \$400K;

Monthly SBP Annuity = \$1,815

Assume \$400K was invested with rate of return = 4.25%

Assume spouse withdraws from the life insurance the annual SBP annuity amount



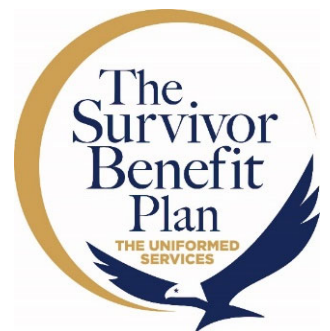
**Because of inflation - insurance will run out sooner than you think and
SBP will continue to increase with COLA**

Note: Tool available at <https://actuary.defense.gov/>; click on “Survivor Benefit Plan.”



Comparing SBP to Life Insurance

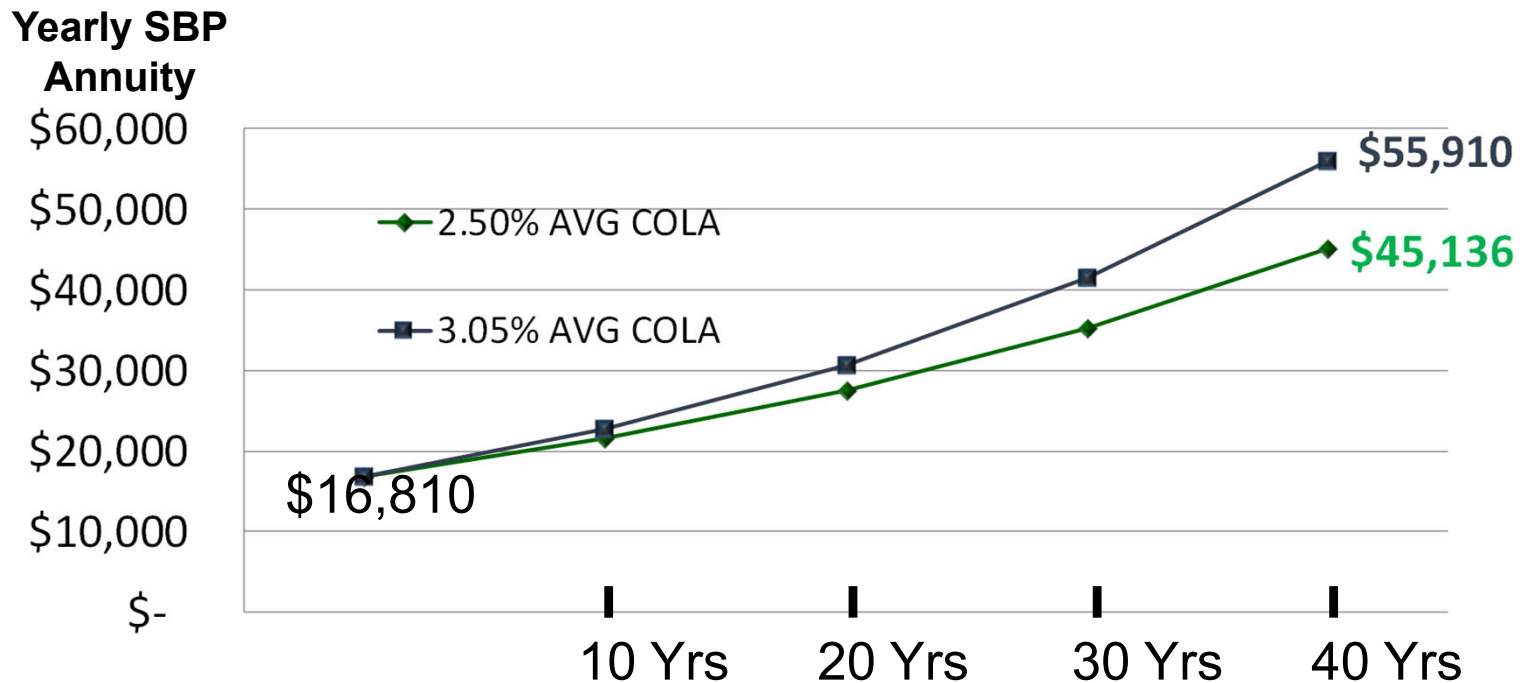
- It takes a surprising amount of life insurance to replace SBP
- Unlike life insurance, SBP does not consider age or health when determining premium cost
 - As you age it may become more difficult to find a low cost option
 - If retired for disability, insurance may be very expensive or even impossible to obtain due to existing medical conditions
- Unlike SBP, life insurance does not have COLA increases so it is not protected from inflation.





SBP Cost of Living Adjustments (COLA)

The effects of COLA on SBP over 40 years for a SFC with a \$2,547 SBP base amount, yearly annuity is \$16,810 in 2022.



You pay in today's dollars for an SBP annuity paid in future dollars*

- 2.5% COLA represents the DOD actuary assumption
- 3.05% COLA represents inflation average over previous 40 years

All calculations made using DOD Office of the Actuary tables
** SOURCE: US Dept. of Labor, Bureau of Labor Statistics



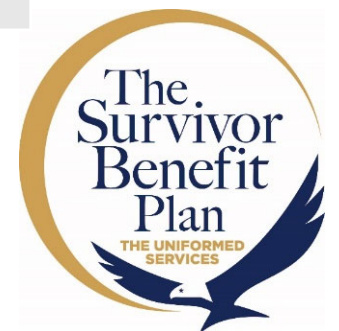
How long does your survivor need to receive an annuity before that annuity exceeds how much you paid into it?

Length of time Premiums Paid	Years of Annuity Received to Exceed Premiums Paid
5 years	7 months
10 years	1 year, 1 month
15 years	1 year, 7 months
20 years	1 year, 11 months
25 years	2 years, 4 months
*30 years	2 years, 8 months

Note 1: Based on a 2% long term COLA

Note 2: No further cost after 360 (30 years) premium payments and age 70.

Note 3: Based on DOD Actuary

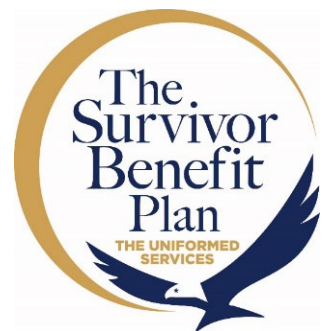




SBP POSITIVES

The previous slides discussed and showed examples of the following positive aspects of SBP. You need to take these into account when you make your SBP decision.

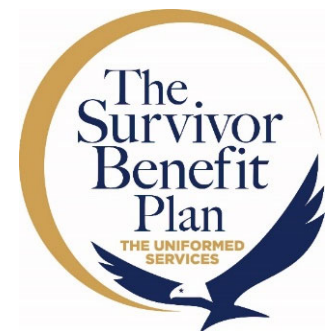
- Tax-free premiums
- Inflation-adjusted annuity
- Level-term plan annuity of 55%
- Age, **health**, smoking, sex, lifestyle - not considered
- Termination feature between 25th and 36th month following retirement
- “Paid-up” after 360 premium payments and at least age 70
- Survivors cannot outlive annuity
- Cost in today’s dollars; benefit in tomorrow’s dollars
- Can only be changed by Congress
- Income safety net; peace of mind
- Every active duty Soldier enrolled at no cost
- Subsidized by the government





Medical Retirement SBP Considerations

- Soldiers being retired with a service connected VA disability need to consider the following in their SBP decision
 - SBP and Dependency and Indemnity Compensation (DIC)
 - Special Survivor Indemnity Allowance (SSIA)
 - SBP coverage for survivors, if VA determines death is not service connected and DIC is not payable
 - Withdrawal from SBP based on a VA Total Disability Rating
 - SBP premiums start from effective date of the retirement, even if retroactive retirement date
 - What happens to family if SBP is not elected and the VA does not consider the death to be service connected





RCSBP/SBP and Dependency and Indemnity Compensation (DIC)

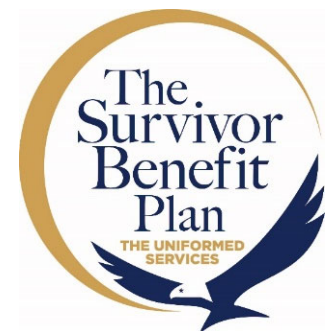
RCSBP/SBP	DIC
Annuity for survivors if Retired Soldier dies	Annuity for survivors if Retired Soldier's death is determined service connected by VA
Taxed as unearned income	Tax Free
Annuity offset by 1/3 DIC amount until 2023; Effective 1 January 2023, no offset	No offset
RCSBP/SBP Premiums will be refunded to surviving spouse for any portion of RCSBP/SBP offset by DIC	No premiums
Survivor will receive RCSBP/SBP that exceeds the DIC amount	Survivor will receive full DIC
SSIA paid until 2023 if there is a full or partial offset - taxable	



Special Survivor Indemnity Allowance (SSIA)

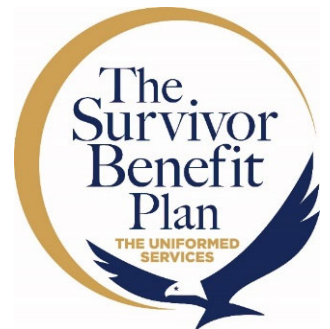
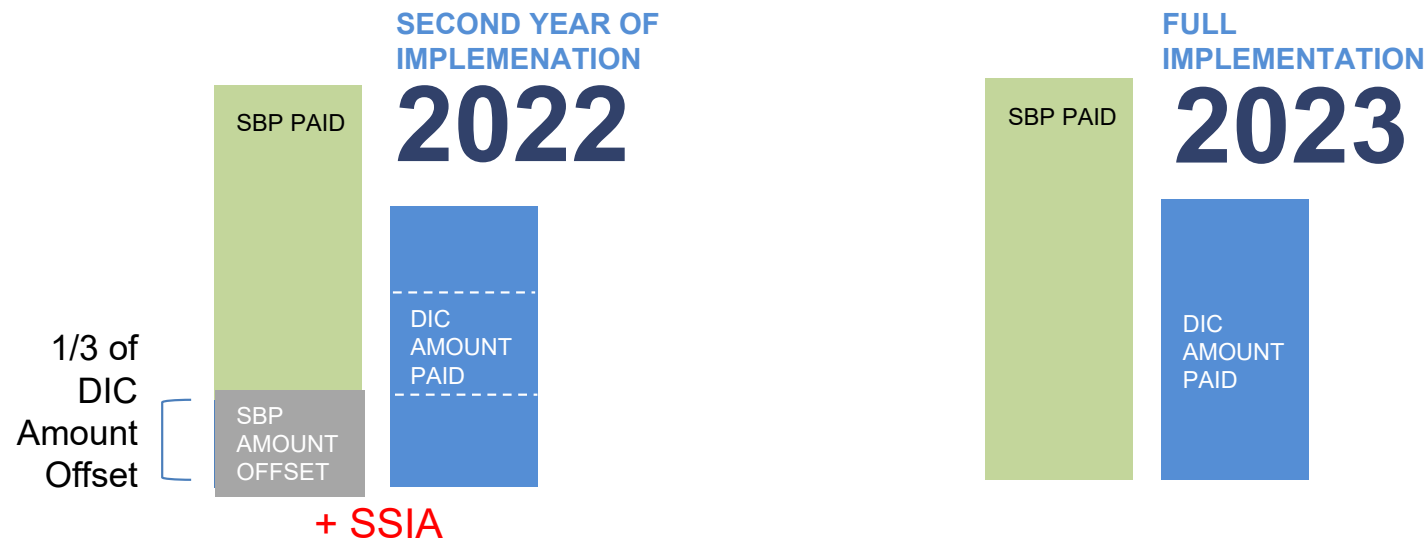
- SSIA is a benefit paid **only** to surviving spouses whose SBP annuity is fully or partially offset by DIC.
- SSIA will be paid to surviving spouses who are:
 - Receiving an SBP annuity either partially or completely offset by DIC
 - SBP offset by DIC is at least equal to the SSIA
- Payments will be paid in the following monthly amounts:
 - Calendar year 2022, \$346
 - Will increase with COLA
- SSIA is taxable

Note: NDAA 2020 phases out the offset of SBP by DIC. Effective 1 January 2023 there will no longer be an offset of SBP by DIC and therefore no SSIA will be paid out.





SBP Offset by DIC Phase-out (Current year to full implementation)





Implementation of Law Resources

- DFAS:

<https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/>

- Military One Source:

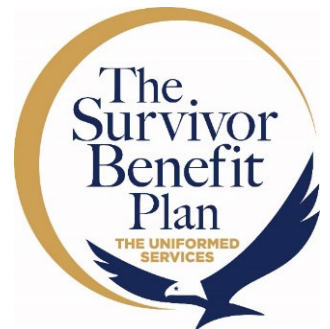
<https://www.militaryonesource.mil/media/news-and-releases/phase-out-of-the-sbp-dic-offset-frequently-asked-questions>

- Defense.gov:

<https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>

- DoD Office of Financial Readiness:

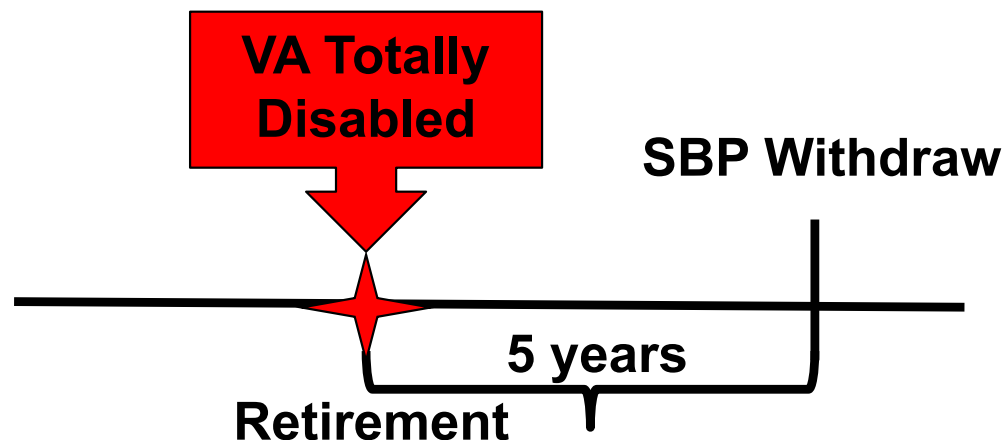
<https://finred.usalearning.gov/>



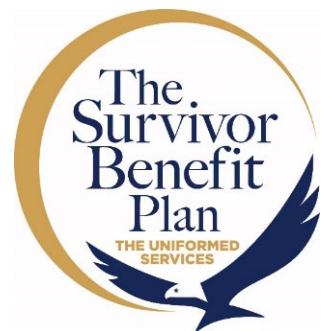


Withdrawal from SBP Based on VA Total Disability Rating

- VA Total Disability Rating Timeframe 1
 - May withdraw from SBP, if rated by the VA as totally disabled, if rating has been held not less than **5** continuous years from last date of active duty



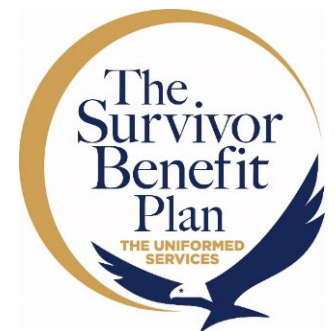
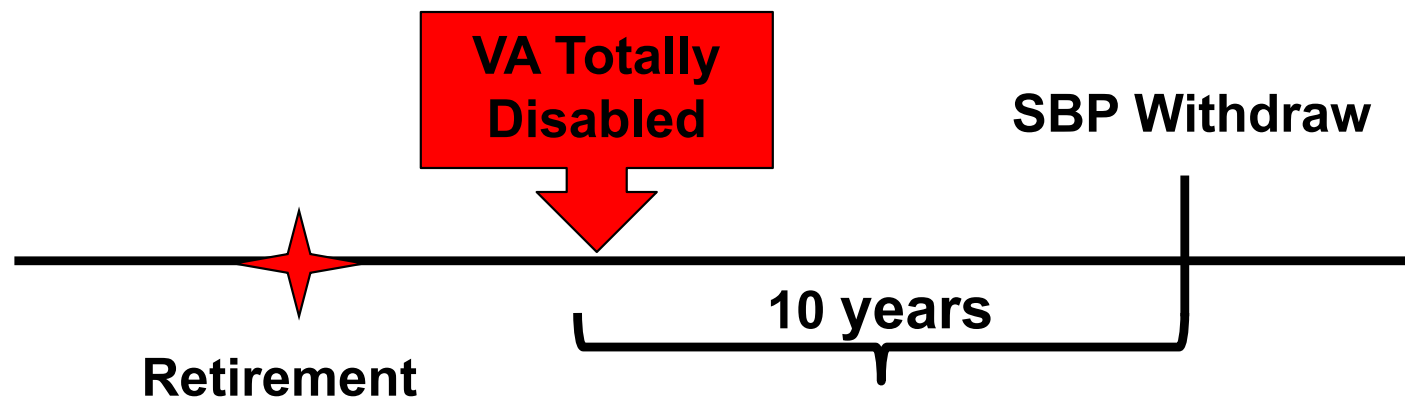
- OR -





Withdrawal from SBP Based on VA Total Disability Rating

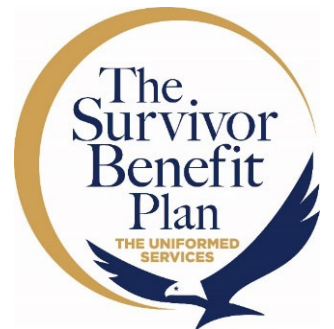
- VA Total Disability Rating Timeframe 2
 - May withdraw from SBP, if rated by VA as totally disabled for **10** or more continuous years effective at a date after last time on active duty





Withdrawal from SBP Based on VA Total Disability Rating

- Withdrawal is allowed because surviving spouse will qualify for DIC benefits
- Withdrawal requires written consent of beneficiary
- When Retired Soldier dies, surviving spouse will be entitled to a refund of all SBP costs paid after VA verifies DIC will be paid
- **SBP provides coverage for survivors when death is not service connected**

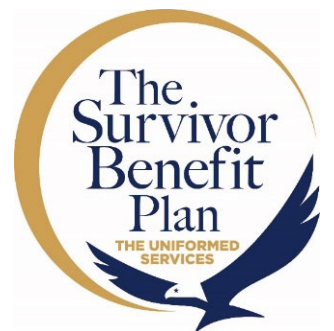




Withdrawal from SBP Based on VA Total Disability Rating

- If not rated by VA as totally disabled for the timeframes discussed, there is no guarantee VA will determine death is service connected. If not service connected your survivors will not receive DIC

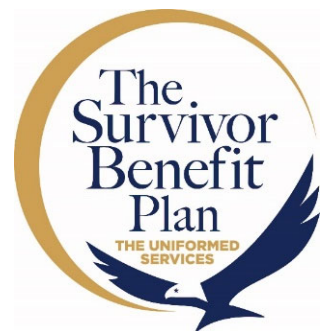
Note: NDAA 2020 enacted the phase out of SBP offset by DIC. Effective 1 January 2023 a surviving spouse eligible for both DIC and SBP will receive both without an offset.





Payment of SBP Cost when Retired Pay is Completely Offset by VA Disability Pay

- If your VA disability compensation completely offsets your retired pay and you do not receive Combat Related Special Compensation (CRSC), there is no automatic deduction of monthly SBP premiums available
 - Unpaid SBP premiums carried over into a new billing month will accrue a 6% interest fee

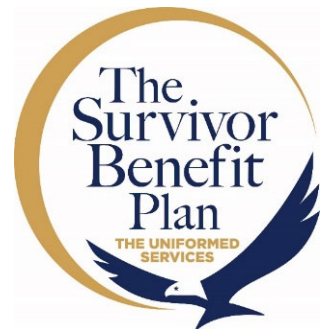




Payment of SBP Cost when Retired **Pay is Completely Offset by VA** **Disability Pay**

Options to Pay SBP Premiums	Process
Authorize VA to deduct SBP premiums from VA disability compensation	Submit DD Form 2891 to servicing VA office – VA will pay directly to DFAS
Direct payment to DFAS	Submit payment to: Defense Finance and Accounting Service DFAS-CL, SBP and RSFPP Remittance P.O. Box 979013 St. Louis, MO 63197-9013

Note: Do not submit an SBP premium direct payment or submit a DD Form 2891 to VA until DFAS provides a Retired Account Statement (RAS) informing you that your retired pay is offset by VA disability and you are unable to pay your SBP premiums.

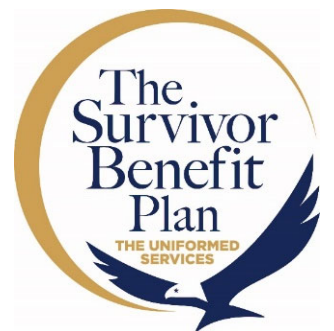




Actual Widows' Views on SBP

“....each day I thank my late husband for his taking SBP....it allows me to live with decency and independent of others....”

“....I want to thank the Army for sending me an annuity to live on. From the bottom of my heart I am so thankful. With no life insurance on my late husband, without the annuity, I could not live in the wonderful retirement community....”





For More SBP Information....

Log on to:

<https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>

<https://myarmybenefits.us.army.mil/>

Contact your nearest RSO:

<https://soldierforlife.army.mil/Retirement/rso>



REMEMBER

RETIRED PAY STOPS WITH THE DEATH
OF THE RETIRED SOLDIER



**SBP ALLOWS YOU TO PROVIDE A
PORTION OF YOUR RETIRED PAY
TO YOUR ELIGIBLE SURVIVORS**

