

**BY ORDER OF THE
SECRETARY OF THE AIR FORCE**

**DEPARTMENT OF THE AIR FORCE
INSTRUCTION 36-3006**



20 JUNE 2023

Corrective Actions applied on
15 December 2023

Personnel

**SURVIVOR BENEFIT PLAN (SBP)
(REGULAR, GUARD, RESERVE, AND
RETIRED)**

COMPLIANCE WITH THIS PUBLICATION IS MANDATORY

ACCESSIBILITY: Publications and forms are available for downloading or ordering on the e-Publishing website at www.e-Publishing.af.mil.

RELEASABILITY: There are no releasability restrictions on this publication.

OPR: AF/A1P

Certified by: SAF/MR

Supersedes: AFMAN36-3006, 7 October 2018

Pages: 24

This instruction implements Department of Air Force Policy Directive (DAFPD) 36-30, *Military Entitlements* and is consistent with Executive Order 11687, *Delegating functions conferred upon the President by section 1455 of Title 10 of the United States Code (U.S.C.), establishing the Retired Serviceman's Survivor Benefit Plan*, 11 October 1972; Title 10, U.S.C., Chapter 73, *Annuities Based On Retired or Retainer Pay*; and Department of Defense Instruction (DoDI) 1332.42, *Survivor Benefit Plan*. It provides guidance and procedures to implement the survivor benefit plan (SBP) for retirees. This publication applies to all United States Space Force (USSF) Regular Air Force (RegAF), Air Force Reserve (AFR), and Air National Guard (ANG) personnel who retire under Title 10 U.S.C. Sections (§) 8911, *Custody of departmental records and property*; § 8914, *Twenty to thirty years: enlisted members*; § 1204, *Members on active duty for 30 days or less or on inactive-duty training: retirement*; and § 1205, *Members on active duty for 30 days or less: temporary disability retired list*, and those ANG and AFR members who, at the 20-year notification point, decline to make a reserve component survivor benefit plan (RCSBP) election and wait until they apply for retired pay at age 60 to make an SBP election. In collaboration with the Chief of Air Force Reserve (AF/RE), the Director of the Air National Guard (NGB/CF), and the Deputy Chief of Space Operations for Human Capital (SF/S1), the Deputy Chief of Staff for Manpower, Personnel, and Services (AF/A1) develops personnel policy for the Department of the Air Force SBP. This publication requires the collection and or maintenance of information protected by the Privacy Act of 1974 authorized by 10 U.S.C. § 9013, *Secretary of the Air Force*. The applicable System of Record Notice (SORN) T7347b, *Defense Military Retiree and Annuity*

Pay System is available at: <http://dpclo.defense.gov/Privacy/SORNS.aspx>. Ensure all records generated as a result of processes prescribed in this publication adhere to Air Force instruction (AFI) 33-322, *Records Management and Information Governance Program*, and are disposed in accordance with the Air Force Records Disposition Schedule, which is located in the Air Force Records Information Management System. Vigilance must be taken to protect personally identifying information (PII) when submitting or sending SBP applications and other documents to other Department of Defense (DoD) agencies through government internet, software applications, systems, email, postal, faxing or scanning. Refer recommended changes and questions about this publication to the office of primary responsibility (OPR) using the DAF Form 847, *Recommendation for Change of Publication*; route DAF Form 847s from the field through the appropriate functional chain of command to the Air Force Personnel Center (AFPC), Casualty Matters Division (AFPC/DPFC), 550 C Street West, JBSA-Randolph AFB, TX, 78150-4713. This publication may be supplemented. The authorities to waive wing, unit, delta level requirements in this publication are identified with a Tier (“T-0, T-1, T-2, T-3”) number following the compliance statement. Submit requests for waivers through the chain of command to the appropriate tier waiver approval authority, or alternately, to the publication OPR for non-tiered compliance items.

SUMMARY OF CORRECTIVE ACTIONS

Corrected **paragraphs 4.6.1.1** and **4.6.1.2** to clarify the verbiage in accordance with title 10 United States Code (U.S.C.) § 1448; the word terminated was changed to suspended.

All references to Air Force Personnel Center, Airman and Family Sustainment Branch (AFPC/DPFFF) and Air Force Personnel Center, Airman and Family Care Division (AFPC/DPFF) are hereby changed to Air Force Personnel Center, Casualty Matters Division (AFPC/DPFC).

SUMMARY OF CHANGES

This instruction is substantially revised and must be completely reviewed. The publication changes from an Air Force manual (AFMAN) to a Department of the Air Force instruction (DAFI). Procedural guidance and sample notification letters were transferred to personnel service delivery guides and handbooks.

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Chapter 1

PROGRAM OVERVIEW

1.1. Overview. The SBP program is administered in accordance with Subchapter II, Chapter 73 of Title 10 U.S.C., *Annuities Based on Retired or Retainer Pay*, and DoDI 1332.42, *Survivor Benefit Plan*. **(T-0)** This publication assigns roles and responsibilities and clarifies implementation instructions to pay a monthly benefit to designated survivors of an eligible service member or retiree. SBP, and the associated RCSBP program, allows service members and retirees to ensure their designated beneficiaries continue to receive a partially, and in some cases fully, government-subsidized annuity in place of their retired pay after their own death.

1.2. Covered participants.

1.2.1. Members who are automatically covered under SBP without cost (i.e., on active or inactive duty while in the line of duty, or retirement eligible but remaining on active duty regardless of line of duty determination). See also DoDI 1332.42, para 3.1.b.

1.2.2. Retirees who are covered under SBP in exchange for a reduction in retired pay. See also DoDI 1332.42, para 3.1.c.

1.2.3. Members or retirees who are covered under RCSBP in exchange for a future reduction in retired pay. See also DoDI 1332.42, para 3.1.d.

1.2.4. Members who are automatically covered under RCSBP (i.e., those RC service members automatically covered because they die after achieving eligibility to retire but before they have the opportunity to make an election to participate in RCSBP). See also DoDI 1332.42, para 3.1.e.

1.2.5. For members who retire from the uniformed services, participation is voluntary. However, 10 U.S.C. § 1448, *Application of Plan*, requires an otherwise eligible retiree to be a participant unless he or she elects not to participate before the first day for which he or she is eligible for retired pay. **(T-0)** In the case of an RC member who receives notice of eligibility (NOE), 10 U.S.C. § 1448 also requires an otherwise eligible retiree to be a participant unless he or she elected not to participate before the 90th day following the date the member received NOE. **(T-0)** Guidance regarding procedures for declining or reducing default coverage can be found in U.S.C. § 1448, Section 4. All elections to participate in the SBP or the RCSBP programs, including default elections, are irrevocable. **(T-0)**

1.2.6. Participating members and retirees are considered to have maximum coverage, meaning coverage based on the full base amount, unless they otherwise elect reduced coverage. The full base amount, which is the maximum amount of coverage allowed under law, is usually the amount of retired pay for which the member is eligible. **(T-0)**

Chapter 2

ROLES AND RESPONSIBILITIES

2.1. Military Force Management Policy (AF/A1P).

2.1.1. Develops SBP guidance, informs Air Force Personnel Center, Casualty Matters Division (AFPC/DPFC), National Guard Bureau Customer Support Policy Branch (NGB/A1PS), Directorate of Air Force Reserve Personnel (AF/REP) of SBP program guidance and changes.

2.1.2. Monitors SBP rates and advises AFPC/DPFC of changes.

2.1.3. In coordination with the Assistant Secretary of the Air Force for Manpower and Reserve Affairs (SAF/MR), ensure there is notification to the Secretary of Defense of changes to service-specific SBP and RCSBP guidance through the Office of the Deputy Assistant Secretary of Defense for Military Personnel Policy (DASD (MPP)).

2.2. Directorate of Services (AF/A1S). Oversees strategy and policy development, and resource advocacy to support mission readiness for AFPC/DPFC and the installation Military & Family Readiness Centers..

2.3. Air Force Reserve Directorate of Personnel (AF/REP).

2.3.1. Develops guidance in collaboration with the Military Compensation Policy Division (AF/A1PA).

2.3.2. Advises Air Reserve Personnel Center (ARPC) of changes to the RCSBP.

2.4. Headquarters, Air Force Personnel Center (AFPC).

2.4.1. AFPC/DPFC. The Department of the Air Force office of primary responsibility for the SBP and Retired Serviceman's Family Protection Plan.

2.4.2. Administers the SBP program for Airmen and Guardians in accordance with DoDI 1332.42 and 10 U.S.C. § 1447, *Definitions*; § 1448, § 1449, *Mental incompetency of member*; § 1450, *Payment of annuity: beneficiaries*; § 1451, *Amount of annuity*; § 1452, *Reduction in retired pay*; § 1453, *Recovery of amounts erroneously paid*; § 1454, *Correction of administrative errors*; and § 1455, *Regulations*. Ensures counselors are informed of all relevant statutory and policy changes that impact the SBP programs as needed and conducts annual training for SBP counselors.

2.4.3. Air Force Board for Correction of Military Records. Establishes Department of the Air Force position and makes recommendation to the Air Force Board for Correction of Military Records on appeals pertaining to the SBP and Retired Serviceman's Family Protection Plan.

2.4.4. In accordance with DoDI 1332.42, para 4.7, serves as the final and conclusive authority in correcting administrative errors regarding elections made under the SBP programs pursuant to 10 U.S.C. § 1454. Appointment as a Special Assistant to the Director, Secretary of the Air Force (SecAF) Personnel Council is required.

2.4.5. SBP Advisory Group Representative. SBP Program Manager represents the Air Force as a primary member of the DoD Joint Retired Serviceman's Family Protection Plan/SBP Advisory Group.

2.4.6. Appoints subject matter expert representative for the service's SBP program to the SBP Advisory Group established and overseen by the Assistant Secretary of Defense for Military Personnel Policy (ASD (M&RA)).

2.4.7. Provides administrative assistance to co-chairmen and members of the Air Force Retiree Council on SBP matters.

2.4.8. Monitors SBP participation rates.

2.4.9. Notifies service members who are eligible to participate and educates them on automatic coverage, open enrollment, and eligibility to elect or decline coverage.

2.4.10. Notifies annuitants affected by statutory and policy changes impacting SBP, RCSBP, and Special Survivor Indemnity Allowance (SSIA) benefits.

2.5. Casualty Services Branch (AFPC/DPFCS). Implements and monitors procedures for assisting the survivors of active component and retired military members in applying for SBP, RCSBP and/or Retired Serviceman's Family Protection Plan benefits according to this DAFI.

2.5.1. Makes deemed election determinations on behalf of covered participants for paying an annuity to someone other than a spouse, former spouse, or child because of a natural insurable interest as required and in accordance with this issuance.

2.5.2. Air Force Personnel Center Disability Retirements Branch (AFPC/DPFDD). Provides AFPC/DPFC a copy of disability retirement orders for members deemed incompetent for pay and records to allow AFPC/DPFC to prepare SecAF actions.

2.5.3. Ensures proper disposition of enrollment and concurrence forms and transmission of data to the Director, Defense Finance and Accounting Service (DFAS).

2.6. Air Reserve Personnel Center (ARPC).

2.6.1. Notifies AFR and ANG members of their eligibility to participate in the RCSBP upon meeting eligibility requirements (20 years of satisfactory service) for reserve retired pay at age 60. Notifies member who did not previously receive their notification of eligibility (NOE) to the RCSBP of the options and effects of the SBP when they apply for retired pay at age 60.

2.6.2. Air Force Board for Correction of Military Records. Establishes Department of the Air Force position and makes recommendation to the Air Force Board for Correction of Military Records on appeals pertaining to the RCSBP.

2.6.3. In accordance with DoDI 1332.42, para 4.7, serves as the final and conclusive authority in correcting administrative errors regarding elections made under the RCSBP programs pursuant to 10 U.S.C. § 1454.

2.6.4. Processes and submits RCSBP annuity claims for survivors of non-duty status casualties and retired members that passed away prior to retired pay age. All requests must be submitted by calling the Total Force Service Center at: 1-800-525-0102, DSN 665-0102, or write to HQ ARPC/DPTTB, 18420 E Silver Creek Ave, Bldg 390 MS 68, Buckley AFB, CO 80011.

2.7. Military and Family Readiness Center Flight Chief. (RegAF only).

2.7.1. Appoints counselors to inform retiring members, and their spouses when applicable, of available options and to assist retiring members with completion of all forms pertaining to enrollment.

2.7.2. Ensures counselors complete the SBP certification course in MyLearning Service not later than 180 days of assuming SBP counselor responsibilities.

2.8. Survivor Benefit Plan Counselor. The SBP counselor is the base-level office of primary responsibility for the SBP. When appropriate, duties are split between SBP and Casualty Assistance Representative responsibilities. Elements of casualty duties can be found in DAFI 36-3002, *Casualty Services*. The SBP counselor is responsible for the following:

2.8.1. Notifies service members who are eligible to participate and provides program details on matters such as automatic coverage, open enrollment periods, and eligibility to elect or decline coverage, as appropriate.

2.8.2. Plans and executes program strategic communication plan for the installation including but not limited to articles for local publication, individual and group briefings.

2.8.3. Forms. Properly completes the SBP report on individual personnel (RIP) and Department of Defense (DD) Form 2656, *Data for Payment of Retired Personnel*, and ensure they are processed in a timely manner to include applicable documentation. In addition, the SBP counselor ensures the SBP, RIP and DD Form 2656 with original signatures are mailed to the HQ AFPC/DP1ORM, 550 C Street West, JBSA-Randolph AFB, TX 78150-4723, to be imaged and electronically filed in the member's record in the Automated Records Management System, where they are permanently stored.

2.8.4. Completed Packages. The SBP counselor sends a copy of the DD Form 2656 to the United States (US) Military Retirement Pay office at DFAS, US Military Retirement Pay, 8899 E 56th Street Indianapolis, IN 46249-1200 for use in establishing the member's retired pay account.

2.8.5. Survivor Benefit Plan Record. Maintains an SBP file in accordance with the AF Records Disposition Schedule.

2.8.6. Assist retired RC members applying for pay at age 60 to complete the DD Form 2656 and return to ARPC to establish a retired pay file.

2.9. Force Support Commander (AFR only). Appoints an SBP counselor from the Military Personnel Flight (Customer Support). Ensures appointed counselor completes the SBP certification course in MyLearning Service not later than 180 days of assuming SBP counselor responsibilities.

2.10. Survivor Benefit Plan Counselor (AFR Only). The SBP counselor is the base-level office of primary responsibility for the RCSBP. The SBP counselor is responsible for the following:

2.10.1. Assists AFR members eligible to participate in the RCSBP upon 20 years of satisfactory service for AFR retired pay at age 60 with completion of all forms pertaining to enrollment.

2.10.2. Advises retirees and members with over 20 satisfactory years of service that have a life-changing experience (divorce, marriage, birth of child or death of spouse) to submit their change of RCSBP or SBP election within 12 months of the life-changing event.

2.11. Retiring Members.

2.11.1. Prior to retiring, each member must attend an SBP one-on-one briefing, ensure the spouse's presence at this briefing if at all possible, and complete the required documents prior to his/her departure date and at least 60 days before the effective date of retirement. If the member fails to properly complete the DD Form 2656 prior to retirement, then maximum spouse coverage will be established as the default. **(T-0)**

2.11.2. Notifies spouse or other beneficiaries of a member's election or change of election coverage after a member becomes a participant in the RCSBP but before the commencement of retired pay by obtaining spouse concurrence on election form.

2.12. Retired Members. Retired military members must immediately notify DFAS of any changes in family status that may affect their SBP coverage.

Chapter 3

PROGRAM DETAILS

3.1. Notification.

3.1.1. Service members qualifying for a regular or disability retirement will be notified of eligibility to participate in SBP before retirement. **(T-0)**. More information may be found at 10 U.S.C. Chapter 61, *Retirement of Separation for Physical Disability*.

3.1.2. Service members qualifying for a non-regular retirement pursuant to 10 U.S.C. Chapter 1223, *Retired Pay for Non-Regular Service*, will be notified of eligibility to participation in RCSBP, and SBP upon NOE. **(T-0)**

3.1.3. Notification will include detailed information about the program or programs to ensure that the member and the spouse, if applicable, have sufficient knowledge to make an informed election. **(T-0)** Information provided must contain current policies and procedures, and will be in accordance with 10 U.S.C. Chapter 73 Subchapter II and DoDI 1332.42, and any future updates to DoD policy related to SBP and RC-SBP and available counseling services. **(T-0)**

3.1.4. Members automatically enrolled in SBP will be provided DD Form 2656-8, *Survivor Benefit Plan (SBP) – Automatic Coverage Fact Sheet*, to allow the member the opportunity to submit a record of eligible beneficiaries. **(T-0)**

3.1.5. According to DoDI 1332.42, para 4.2, written spouse concurrence is required when the member elects less than the maximum coverage, as described in DoDI 1332.42, para 3.1.c or 3.1.d. **(T-0)** For exceptional circumstances such as mental or physical incapacitation, the waiver authority for this requirement is SAF/MR. **(T-0)**

3.2. Elections.

3.2.1. All SBP elections must be in writing, signed by both the member and the spouse (if required), and properly notarized (if required). **(T-0)**

3.2.2. In the case of a member electing to participate in the RCSBP program, the member must designate either an immediate or deferred annuity. **(T-0)** If no election is made, within the 90 days after NOE, the automatic election will become effective. **(T-0)**

3.2.3. Making or changing an election after retirement or NOE may only be done in certain circumstances. **(T-0)** Additional details may be found in DoDI 1332.42, Section 4.4.

3.2.4. Waiver of Spouse Concurrence. SAF/MR may waive the requirement to obtain the spouse's written concurrence if the member satisfactorily establishes that the spouse's whereabouts cannot be determined or that, due to exceptional circumstances, the requirement for the member to seek the spouse's concurrence would be otherwise inappropriate. **(T-0)**

3.2.4.1. Examples of exceptional circumstances includes medical or physical incompetence.

3.2.4.2. Marital Discord. Marital discord, pending divorce proceedings, or legal separation do not intrinsically justify requesting a waiver of the spouse's concurrence.

3.2.4.3. Application. To apply, the member completes an DAF Form 2037, *Request for Waiver of Spouse Concurrence in Survivor Benefit Plan Election*, not later than 60 days

prior to the effective date of retirement, and supplies supporting documentation (e.g., copy of missing person's report; notarized statements from spouse's family members verifying whereabouts are unknown). This occurs when a member elects less than maximum coverage under the SBP. If the spouse is unable to provide written concurrence or the spouse's whereabouts cannot be determined and/or seeking the spouse's concurrence would be inappropriate, the DAF Form 2037, documents the situation and allows the election to go forward. Due to the sensitive and personal information collected to make a determination, the form and information is managed in accordance with Privacy Act of 1974 guidance. **(T-0)**

3.2.4.4. Incomplete Packages. Incomplete waiver requests are returned to the sender without action. If SAF/MR does not approve the waiver request before the member's retirement, maximum coverage is established. If SAF/MR approves the waiver request after the member's retirement, any excess costs deducted before the approval are refunded to the member. If SAF/MR approves the waiver request and it is later discovered the member's statement concerning the spouse's whereabouts at the time of retirement was untrue, maximum spouse coverage is established with cost and interest collected retroactive to member's date of retirement. **(T-0)**

3.3. Premiums. Visit the myAFBenefits website for the most up to date information regarding premium costs and calculations. It is available via Common Access Card (CAC) or DoD Self-Service (DS) Logon.

3.4. Discontinuing Participation. Request termination using DD Form 2656-2, *Survivor Benefit Plan (SBP) Termination Request*. DFAS terminates all coverage effective the first day of the month following the month a valid request was received. The member receives a refund for any premiums paid after the effective date of withdrawal; however, premiums deducted or paid before the effective date of withdrawal are refunded to the surviving spouse upon the member's death. A refund is not authorized if the spouse's death precedes the retiree. **(T-0)**

Table 3.1. Available Beneficiary Options and Levels of Coverage and Base Amounts.

Beneficiary option	Level of coverage	Base amount
Spouse Only ¹	Maximum SBP Coverage	Gross retired pay ^{5, 7}
	Reduced SBP Coverage	Any dollar amount between \$300 and the member's gross retired pay ^{5, 7}
Child Only ²	Maximum SBP Coverage	Gross retired pay ^{5, 7}
	Reduced SBP Coverage	Any dollar amount between \$300 and the member's gross retired pay ^{5, 7}

Spouse and Child ^{1,2}	Maximum SBP Coverage	Gross retired pay ^{5, 7}
	Reduced SBP Coverage	Any dollar amount between \$300 and the member's gross retired pay ^{5, 7}
Former Spouse Only ¹	Maximum SBP Coverage	Gross retired pay ^{5, 7}
	Reduced SBP Coverage	Any dollar amount between \$300 and the member's gross retired pay ^{5, 7}
Former Spouse and Child ^{1,3}	Maximum SBP Coverage	Gross retired pay ^{5, 7}
	Reduced SBP Coverage	Any dollar amount between \$300 and the member's gross retired pay ^{5, 7}
Insurable Interest ⁴	Maximum SBP Coverage	Gross retired pay ⁶
Decline	None. Retired pay stops and survivors receive no benefits.	None

Notes:

1. A member may not cover both a current and a former spouse at the same time.
2. Covers ALL the member's eligible children.
3. An election for former spouse and child coverage protects only the eligible children resulting from the marriage of the member and that former spouse.
4. An insurable interest election may be made only when there is no eligible spouse or dependent children at retirement. **Exception:** A member who does not have a spouse but has only one dependent child may elect insurable interest coverage for that child.
5. If the member received a career status bonus at the completion of 15 years of active component service, they may elect a base amount up to the amount of retired pay the member could otherwise have been entitled to receive had he/she not elected to receive the career status bonus.
6. If the member received a career status bonus at the completion of 15 years of active component service, the base amount is the amount of retired pay the member could

otherwise have been entitled to receive had he/she not elected to receive the career status bonus.

7. A member who elects to receive a lump sum under the Blended Retirement System, will be covered at the full amount of his or her unreduced retired pay as of the first day of the month following the month in which the member attains the full retirement age that was applicable when member elected the lump sum option, without regard to a reduction in retired pay pursuant to the lump sum, unless the member elects, with spousal concurrence if married, to reduce that coverage. **(T-0)** The reduction of coverage may be any whole dollar amount that is less than the amount of the unreduced retired pay but greater than \$300.

Table 3.2. Documentation Required to Terminate Former Spouse Coverage in Order to Elect Spouse, Child, or Spouse and Child Coverage.

If former spouse election was:	In order to change that election, the following is required:
Required by court order incident to a proceeding of divorce, dissolution, or annulment	The member furnishes DFAS a written request with a certified copy of a court order that amends/modifies all previous court orders relating to such election so as to permit the member to change the election. Exception: If the member remarries the covered former spouse, no amended/modified court order is required to change the election to spouse coverage.
Required by a written agreement that was not incorporated in a court order	The member furnishes DFAS a written request with a notarized statement signed by the former spouse that evidences the former spouse's agreement with termination of coverage and certified by the member that the statement is current and in effect.
Voluntary	The member furnishes DFAS a written request. In this case, the former spouse's concurrence is optional in the change; however, the former spouse is notified by DFAS of the termination of former spouse coverage.
Any of the above, and the former spouse dies	The member furnishes DFAS a written request. Attach a copy of the former spouse's death certificate and a copy of the remarriage certificate, if applicable.

Figure 3.1. Sample Spouse Premium Computations (using 1 January 2018 threshold amount of \$822).

Base amount of \$1,400.00 (member initially entered military service before 1 March 1990 or is retiring with a medical disability)		
OLD FORMULA		NEW FORMULA
\$1400.00		\$1400.00
- <u>822.00</u> (threshold amount) X .025 = \$20.55	OR	<u>X .065</u>
578.00 (excess of threshold) X .10 = 57.80		\$91.00
\$78.35		
Monthly premium is \$78.35		
Base amount of \$1,950.00 (member initially entered military service on or after 1 March 1990 and is not retiring for disability)		
NEW FORMULA		
		\$1,950.00
		<u>X .065</u>
		\$126.75
Monthly premium is \$126.75		

Figure 3.2. Sample Child Only Premium Computation.

Using a \$2,000 base amount	
Base amount	\$2,000
Child cost factor for member age 47 and youngest child age 12	<u>X .0020</u>
Monthly cost	\$4.00

Figure 3.3. Sample Spouse and Child Premium Computation.

Using a \$2,550 base amount		
Member's age 48, spouse's age 45, and youngest child's age 12		
Spouse cost	\$2,550	
	<u>X .065</u>	
	\$165.75	\$165.75 (Spouse cost)
Child cost	\$2,550	
Cost factor for child	<u>X.00001</u>	
	.03	<u>.03</u> (Child Cost)
Total Cost		\$165.78

Figure 3.4. Sample Insurable Interest Premium Computation.

Using a base amount of \$2,500	
Member age 45 and beneficiary age 32	
Age difference is 13 years (which is two full five-year periods). Therefore, the cost percentage of this member's retired pay is 20%	
Cost Computation:	
Base amount	\$2,500
Multiply by cost percentage	<u>X .20</u>
Monthly cost	\$500

Figure 3.5. Example of Annuity Paid to Several Children.

Number of children	4
Annuity amount	\$2,200
Annuity divided by number of children (\$2,200/4) =	\$550 each eligible child
When a college-aged child annuitant fails to demonstrate continuing eligibility, their account is suspended and the portion of the SBP funds due that annuitant are put in a held pay status and will not be reapportioned until evidence is received that the suspended child's eligibility has ended, such as DD Form 2788, <i>Child Annuitant's School Certification</i> . (T-0)	
The below reasons support ineligibility:	
Proof the child annuitant did not attend school full time, married, joined the military or passed away. DFAS will reapportion the child's annuitant account when they reach 22, but not the funds to which the suspended child was entitled from age 18-22. (T-0)	
All annuity payments terminate when the last child loses eligibility.	

Figure 3.6. Sample Insurable Interest Annuity Computation.

Base amount	\$2,000
Minus monthly cost (10 to 40 %)	<u>- \$200</u>
	\$1800
Multiply remainder by 55%	<u>X .55</u>
Monthly annuity	\$990

Chapter 4

RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN

4.1. Retired Serviceman's Family Protection Plan. The survivor benefit plan replaced the Retired Serviceman's Family Protection Plan on 21 September 1972. This section provides Military Personnel Sections the information needed to respond to retiree and survivor inquiries about the Retired Serviceman's Family Protection Plan.

4.2. Election Options.

4.2.1. Option 1 – Spouse only.

4.2.2. Option 2 – Child only.

4.2.3. Option 3 – Spouse and child. A member who elects spouse and child coverage could choose a single annuity (paid to the spouse until death or remarriage and thereafter to eligible dependent children in equal shares) or two separate annuities (a combination of option 1 for spouse and option 2 for child). **(T-0)**

4.2.4. Option 4 – Retired Serviceman's Family Protection Plan Option. This option permits a Retired Serviceman's Family Protection Plan participant to terminate, withdraw, or reduce participation for an additional cost. A member who retired before 13 August 1968 had to select option 4 in order to terminate, withdraw, or reduce coverage. A member who retired on or after 13 August 1968 automatically had option 4. **(T-0)**

4.3. Features of Retired Serviceman's Family Protection Plan.

4.3.1. Enrollment. The member makes a Retired Serviceman's Family Protection Plan election prior to completing 18 years of service for pay purposes. If enrollment occurred after the 18th year of service, the member has to serve an additional 3 years of active component service for the election to be valid upon retirement (changed to 19th year of service and 2 additional years of active component service effective 1 November 1968). The member could elect coverage based on a percent of expected retired pay (one-half, one-fourth, or one-eighth); however, the annuity cannot be less than \$25 a month. The cost is based on the member's expected age at retirement and the relative age of the spouse (years spouse was younger or older than the member). The age of the youngest child is also a factor in the spouse and child cost computation. **(T-0)**

4.3.2. Cost of Living Allowances . Neither Retired Serviceman's Family Protection Plan premiums nor the annuity paid to the beneficiary are subject to cost of living allowances; therefore, both remain at the same level as originally established on the date of the member's retirement.

4.3.3. Federal Income Tax. Retired Serviceman's Family Protection Plan premiums deducted from a member's retired pay are not subject to federal income tax. The annuity, however, is subject to federal income tax.

4.3.4. Coverage. Only the spouse married to the member and the dependent children the member had on the date of retirement could be covered. A spouse or child acquired after retirement may not be covered by the Retired Serviceman's Family Protection Plan.

4.3.5. Former Spouses. There are no provisions under the Retired Serviceman's Family Protection Plan for former spouse coverage.

4.4. Payment of Annuity. An annuity is payable to the eligible beneficiary beginning the first day of the month in which the member's death occurs. The annuity terminates on the last day of the month prior to the month in which the beneficiary loses eligibility.

4.5. Period of Eligibility.

4.5.1. Spouse. A covered spouse is an eligible Retired Serviceman's Family Protection Plan annuitant for life or until remarriage before age 60. An annuity terminated due to remarriage before age 60 **may not** be reinstated. (**Exception:** If the marriage is not ended by divorce or death of the spouse, but rather by an annulment or judicial decree that voids the marriage, the widow's coverage may be reinstated when DFAS is provided a certified copy of the annulment decree or court order declaring the marriage void.) A Retired Serviceman's Family Protection Plan annuity is not terminated if the spouse remarries after age 60.

4.5.2. Child(ren). Unmarried children are eligible beneficiaries until age 18 if the member retired before 1 November 1968. If the member retired on or after 1 November 1968, unmarried children are eligible beneficiaries until age 18, or age 23 if attending school full time. Unmarried mentally or physically incapacitated children are eligible beneficiaries for life if the disabling condition rendered them incapable of self-support and the incapacitating condition existed before the child reached age 18.

4.6. Terminate, Withdraw, or Reduce Retired Serviceman's Family Protection Plan Coverage: Only members with option 4 are allowed to terminate, withdraw, or reduce Retired Serviceman's Family Protection Plan coverage. **(T-0)**

4.6.1. Terminate Coverage (When No Eligible Beneficiary). It is the member's responsibility to send a termination request to DFAS, (DFAS, US Military Retirement Pay, 8899 E 56th Street Indianapolis, IN 46249-1200) with substantiating documentation (e.g., copy divorce decree or death certificate). There is no refund of premiums properly collected. **(T-0)**

4.6.1.1. Spouse premiums and coverage are suspended upon loss of the spouse beneficiary through death or divorce.

4.6.1.2. Child only premiums and coverage are suspended when the last remaining dependent child becomes ineligible due to age, marriage, or death.

4.6.1.3. Spouse and child (Single Option) premiums and coverage continue as long as there is an eligible spouse or child beneficiary if the member retired before 1 November 1968. If the member retired after 31 October 1968, all costs cease on the loss of the spouse, and the eligible child(ren) continue to be covered until no longer eligible at no cost to the member.

4.6.2. Withdraw Coverage (When Beneficiary Still Eligible). The member submits the request to HQ AFPC/DPFC, 550 C Street West, JBSA-Randolph AFB, TX 78150-4713. Costs and coverage terminate effective the first day of the seventh month after the application is received by HQ AFPC/DPFC. **(T-0)**

4.6.3. Reduction of Annuity. The retiree may request to reduce the survivor annuity to an amount not less than 12 ½ percent of the member's retired pay or not less than a \$25 monthly

annuity. The reduction is effective the first day of the seventh month following the month AFPC/DPFC receives the request. **(T-0)**

4.7. Impact of Other Federal Benefits on the Retired Serviceman's Family Protection Plan Annuity. A Retired Serviceman's Family Protection Plan annuity is not subject to offset by dependency and indemnity compensation. **Exception:** The survivor of a member, retired for physical disability with less than 19 years of service (18 years of service before 13 August 1968), may not be paid a Retired Serviceman's Family Protection Plan annuity if entitled to dependency and indemnity compensation from the Department of Veterans Affairs (VA). In this case, the survivor is refunded premiums paid by the member for the Retired Serviceman's Family Protection Plan annuity.

4.7.1. Reductions. A Retired Serviceman's Family Protection Plan annuity is not subject to a reduction when the surviving spouse attains age 62.

4.7.2. Civil Service. There is no conflict between civil service survivor payments and a Retired Serviceman's Family Protection Plan annuity. A beneficiary may receive both even though the retiree waived military retired pay for civil service retirement and elected survivor coverage under the civil service program. A retiree who waives military retired pay for civil service retirement remits Retired Serviceman's Family Protection Plan premiums directly to DFAS.

4.8. Evidence of Retired Serviceman's Family Protection Plan Participation. Neither certificates nor policies are issued as evidence of Retired Serviceman's Family Protection Plan participation. DFAS sends the retiree a pay statement each time there is a change to the retired pay which verifies Retired Serviceman's Family Protection Plan participation.

4.9. Cost of Living Allowance Adjustments for Certain Beneficiaries. The Retired Serviceman's Family Protection Plan annuity of a beneficiary whose sponsor died before 21 March 1974 is adjusted proportionately by the cost of living allowances applied to military retired pay. The annuity for the survivor of a participant whose death occurred after 21 March 1974 is a fixed percentage of the member's retired pay as of the date of retirement and is not cost-of-living adjusted.

4.10. Application Process. Payment of this annuity is not automatic. A properly completed DD Form 2656-7, *Verification for Survivor Annuity*, has to be completed and submitted in accordance with instructions contained in AFI 36-3002. **(T-0)**

4.10.1. Files. A copy of approved waiver(s) is required to become part of the approver's and requestor's official records. **(T-0)**

4.10.2. Waivers and the Management Internal Control Toolset. The requesting commander/director will ensure appropriate waiver information is entered in the Management Internal Control Toolset within 7 days of waiver approval notification **(T-0)**

ALEX WAGNER
Assistant Secretary
Manpower and Reserve Affairs

Attachment 1**GLOSSARY OF REFERENCES AND SUPPORTING INFORMATION*****References***

Executive Order 11687, *Delegating functions conferred upon the President by section 1455 of Title 10 of the United States Code, establishing the Retired Serviceman's Survivor Benefit Plan*, 11 October 1972

5 U.S.C. § 552a, *Records maintained on individuals* (Privacy Act of 1974)

10 U.S.C. Chapter 61, *Retirement of Separation for Physical Disability*

10 U.S.C., Chapter 73, *Annuities Based on Retired or Retainer Pay*

10 U.S.C. Chapter 1223, *Retired Pay for Non-Regular Service*

10 U.S.C. Chapter 73 Subchapter II, *Survivor Benefit Plan*

10 U.S.C. § 1204, *Members on active duty for 30 days or less or on inactive-duty training: retirement*

10 U.S.C. § 1205, *Members on active duty for 30 days or less: temporary disability retired list*

10 U.S.C. § 1223, *Retired Pay for Non-Regular Service*

10 U.S.C. § 1447, *Definitions*

10 U.S.C. § 1448, *Application of Plan*

10 U.S.C. § 1449, *Mental incompetency of member*

10 U.S.C. § 1450, *Payment of annuity: beneficiaries*

10 U.S.C. § 1451, *Amount of annuity*

10 U.S.C. § 1452, *Reduction in retired pay*

10 U.S.C. § 1453, *Recovery of amounts erroneously paid*

10 U.S.C. § 1454, *Correction of administrative errors*

10 U.S.C. § 1455, *Regulations*

10 U.S.C. § 8911, *Custody of departmental records and property*

10 U.S.C. § 8914, *Twenty to thirty years: enlisted members*

10 U.S.C. § 9013, *Secretary of the Air Force*

DoDI 1332.42, *Survivor Benefit Plan*, 30 December 2020

DoD Financial Management Regulation (FMR), volume 7B, *Military Pay Policy and Procedures for Retired Pay*, December 2022

DAFPD 36-30, *Military Entitlements*, 26 April 2023

AFI 33-322, *Records Management and Information Governance Program*, 23 March 2020

DAFI 36-2910, *Line of Duty (Misconduct)*, 3 September 2021

DAFI 36-3002, *Casualty Services*, 4 February 2021

DAFMAN 90-161, *Publishing Processes and Procedures*, 15 April 2022

Prescribed Forms

DAF Form 2037, *Request for Waiver of Spouse Concurrence in Survivor Benefit Plan (SBP) Election*

Adopted Forms

DAF Form 679, *Department of the Air Force Publication Compliance Item Waiver Request/Approval*

DAF Form 847, *Recommendation for Change of Publication*

DD Form 2656, *Data for Payment of Retired Personnel*

DD Form 2656-1, *Survivor Benefit Plan (SBP) Election Statement For Former Spouse Coverage*

DD Form 2656-2, *Survivor Benefit Plan (SBP) Termination Request*

DD Form 2656-6, *Survivor Benefit Plan Election Change Certificate*

DD Form 2656-7, *Verification For Survivor Annuity*

DD Form 2656-8, *Survivor Benefit Plan (SBP) – Automatic Coverage Fact Sheet*

DD Form 2656-10, *Survivor Benefit Plan (SBP) / Reserve Component (RC) SBP Request for Deemed Election*

DD Form 2788, *Child Annuitant's School Certification*

DD Form 2891, *Authorization for Retired Serviceman's Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP) Costs Deduction*

Abbreviations and Acronyms

AF—Air Force

AFMAN—Air Force Manual

AFPC—Air Force Personnel Center

AFPD—Air Force Policy Directive

AFR—Air Force Reserve

ANG—Air National Guard

ARPC—Air Reserve Personnel Center

CAC—Common Access Card

DAF—Department of the Air Force

DAFI—Department of the Air Force Instruction

DAFMAN—Department of the Air Force Manual

DD Form—Department of Defense Form

DFAS—Defense Finance and Accounting Service

DoD—Department of Defense

DoDI—Department of Defense Instruction

DS—DoD Self-Service

HQ—Headquarters

NOE—Notice of Eligibility

PII—Personally Identifiably Information

RegAF—Regular Air Force

RC—Reserve Component

RCSBP—Reserve Component Survivor Benefit Plan

RIP—Report on Individual Personnel

SECAF—Secretary of the Air Force (SECAF)

SBP—Survivor Benefit Plan

SSIA—Special Survivor Indemnity Allowance

SORN—System of Records Notice

U.S.C.—United States Code

USSF—United States Space Force

US—United States

VA—Department of Veterans Affairs

Office Symbols

AF/A1—Deputy Chief of Staff (DCS), Manpower, Personnel, and Services

AF/A1P—Headquarters Air Force Military Force Management Policy Directorate

AF/A1PA—Headquarters Air Force Military Compensation Policy Division

AF/A1S—Headquarters Air Force Services Directorate

AF/RE—Chief, Air Force Reserve

AF/REP—Air Force Reserve Personnel Policy

AFPC—Air Force Personnel Center

AFPC/DP1ORM—Total Force Service Center, Military Records Section

AFPC/DPFC—Air Force Personnel Center, Casualty Matters Division

AFPC/DPFCS—Air Force Personnel Center, Casualty Services Branch

AFPC/DPFDD—Air Force Personnel Center, Disability Retirements Branch

ARPC—Air Reserve Personnel Center

ARPC/DPTTB—Air Reserve Personnel Center, Entitlements Branch

ASD (M&RA)—Assistant Secretary of Defense for Military Personnel Policy

DASD (MPP)—Deputy Assistant Secretary of Defense for Military Personnel Policy

NGB/A1PS—National Guard Bureau, Customer Support Policy Branch

NGB/CF—Chief, National Guard Bureau

SAF/MR—Assistant Secretary of the Air Force for Manpower and Reserve Affairs

SecAF—Secretary of the Air Force

SF/S1—Deputy Chief of Space Operations for Human Capital

Terms

Annuitant—The person eligible to receive annuity payments under the plan, who is named by (or on behalf of) the retiree. The annuitant may also be referred to as the “beneficiary.”

Annuity—The amount paid monthly to the annuitant.

Base Amount—The amount on which the annuity and cost are based.

Beneficiary(ies)—The person(s) designated by the retiree to be covered by the SBP Plan. A spouse and/or child(ren); a former spouse or former spouse and child(ren); a natural person with an insurable interest in the retiree’s life.

Blended Retirement System—Retired pay under the provisions of the current retirement system.

Change in Election—An authorized change of the type of beneficiary eligible for survivor coverage because of a change in the retiree’s family status (e.g., when a retiree with no eligible child at retirement adds a child born after retirement to spouse only coverage and the election becomes spouse and child coverage).

Court Order—A court’s final decree of divorce, dissolution, or annulment, or a court ordered, ratified, or approved property settlement incident to such a decree (including a final decree modifying the terms of previously issued decrees or settlements).

Deemed Election—A valid request by a former spouse for survivor benefit plan coverage when coverage is ordered by a court, or by a written agreement. Use of the DD Form 2656-10, *Survivor Benefit Plan / Reserve Component Survivor Benefit Plan Request for Deemed Election*, is mandatory.

Dependency and Indemnity Compensation—Monthly payments made by the VA to the survivors of a member whose death is determined by the VA to be service-connected.

Eligible Child(ren)—Children are eligible for survivor benefit plan annuity payments if they are unmarried and under age 18 (including unmarried children under 18 who are performing active component service in the uniformed services); unmarried and at least 18 but under 22 and a full-time student in an accredited school; enrolled at a university or college under a military subsistence scholarship; or serving as a cadet or midshipman at a service academy. A child continues to be considered a student during the interim between school semesters, but not for periods longer than 150 days. While pursuing a full-time course of study or training, a child whose 22nd birthday

occurs before 1 July or after 31 August of a calendar year is considered to be 22 years of age on the first day of July after that birthday.

Former Spouse—The surviving former husband or wife of a person, who is eligible to participate in the plan.

Gross Retired Pay—The total amount of the member's retired pay before any deductions.

Insurable Interest—A person (cannot be a company, organization, fraternity, etc.) who has a basis to expect some financial benefit or advantage from the continuance of the life of the participating member. The person can be either a family member or a non-related person. Also known as a natural person with an insurable interest.

Line of Duty—Reference AFI 36-2910, *Line of Duty (Misconduct) Determination*, for a definition.

Maximum Coverage—The largest base amount the member may elect.

MyAFBenefits—Official Air Force benefits website (<https://www.myairforcebenefits.us.af.mil/>) that provides assistance with transition and retirement planning, survivor benefit planning, the blended retirement calculator, and casualty and survivor assistance.

Natural Insurable Interest—See **Insurable Interest**, above.

SBP One-on-One Briefing—Briefing presented by the survivor benefit plan counselor to the retiring member and, if at all possible, the spouse. Briefing should be in a private area free from outside noise and distractions.

Supplemental Survivor Benefit Plan—A supplemental annuity provided to a spouse or former spouse by virtue of eligibility under 10 U.S.C. § 1448 (reference (c)).

Reserve Component Survivor Benefit Plan—A survivor benefit program for and are eligible to receive retired pay, except for attaining age 60. The Reserve Component survivor benefit plan allows these members an option to leave a portion of their future retired pay to their survivors even if they die before they start receiving retired pay.

Retired Serviceman's Family Protection Plan—The survivor annuity program that preceded the survivor benefit plan.

Surviving Spouse—The widow or widower of a deceased member.

Threshold Amount—The portion of the base amount subject to 2.5 percent multiplier in the old formula for computing spouse or former spouse survivor benefit plan costs. The threshold amount was \$300 for members who retired prior to 1 March 1986 and has increased since then by active component pay rate increases.

Widow—The lawful spouse at the time of the member's death, who meets the eligibility requirements in **paragraph 4.5.1**. When used in this regulation, the term widow includes widowers. The widow also may be referred to as the "surviving spouse."

Attachment 2

HISTORICAL SBP THRESHOLD AMOUNTS

Table A2.1. History Of Threshold Amounts.

Effective Date	Threshold Amount*	Effective Date	Threshold Amount*
Until 28 February 1986	\$300	1 January 2002	\$547
1 March 1986	\$309	1 January 2003	\$572
1 January 1987	\$318	1 January 2004	\$595
1 January 1988	\$324	1 January 2005	\$616
1 January 1989	\$337	1 January 2006	\$635
1 January 1990	\$349	1 January 2007	\$649
1 January 1991	\$363	1 April 2007	\$652
1 January 1992	\$378	1 January 2008	\$675
1 January 1993	\$392	1 January 2009	\$701
1 January 1994	4401	1 January 2010	\$725
1 January 1995	\$411	1 January 2011	\$735
1 January 1996	\$421	1 January 2012	\$747
1 January 1997	\$434	1 January 2013	\$760
1 January 1998	\$446	1 January 2014	\$768
1 January 1999	\$462	1 January 2015	\$776
1 January 2000	\$484	1 January 2016	\$786
1 July 2000	\$491	1 January 2017	\$803
1 January 2001	\$509	1 January 2018	\$822
1 July 2001	\$512		