

CERTIFICATION OF SURVIVOR BENEFIT PLAN (SBP) BRIEFING

MEMBER'S INFORMATION:

NAME: _____ SOCIAL SECURITY _____

DATE OF RETIREMENT _____

I HAVE BEEN BRIEFED ON AND UNDERSTAND THE FOLLOWING PROVISIONS OF THE SURVIVOR BENEFIT PLAN (SBP) AS FOLLOWS BELOW:

- A. **PURPOSE OF SBP:** TO PROVIDE A MONTHLY ANNUITY WHICH WILL PARTIALLY REPLACE MY RETIRED PAY WHICH STOPS UPON MY DEATH.
- B. **AUTOMATIC COVERAGE PROVISION:** I UNDERSTAND THAT I MUST COMPLETE A DD FORM 2656, DATA FOR PAYMENT OF RETIRED PERSONNEL, BEFORE MY RETIREMENT DATE. I ALSO UNDERSTAND THAT IF I AM MARRIED, MY SPOUSE MUST CONCUR WITH MY ELECTION IF I DECLINE SBP COVERAGE OR ELECT REDUCED SPOUSE OR CHILD ONLY COVERAGE. TO CONCUR, MY SPOUSE MUST SIGN AND DATE MY DD FORM 2656 AFTER I HAVE MADE THE SBP ELECTION BUT BEFORE THE EFFECTIVE DATE OF MY RETIREMENT. IF I FAIL TO COMPLETE A VALID DD FORM 2656 WITH MY SPOUSE'S CONCURRENCE (IF REQUIRED) BEFORE THE DATE OF MY RETIREMENT, DFAS WILL AUTOMATICALLY ESTABLISH MAXIMUM SBP COVERAGE AND DEDUCT PREMIUMS FOR THAT COVERAGE FROM MY RETIRED PAY.
- C. **BENEFICIARY CATEGORY OPTIONS (MEMBER ELECTS ONE):** SPOUSE ONLY; CHILD ONLY; SPOUSE AND CHILD; FORMER SPOUSE; FORMER SPOUSE AND CHILD; INSURABLE INTEREST; OR DECLINE COVERAGE.
- D. **LEVELS OF SBP COVERAGE:**
 1. I MUST ELECT A LEVEL OF COVERAGE BY SELECTING A BASE AMOUNT. THE BASE AMOUNT DETERMINES MY COST AND THE ANNUITY PAYABLE UPON MY DEATH.
 2. THE BASE AMOUNT CAN BE ANY DOLLAR FIGURE BETWEEN \$300 AND MY GROSS RETIRED PAY.
 3. THE BASE AMOUNT INCREASES WITH RETIREE COST OF LIVING ADJUSTMENTS (COLAS).
- E. **SPOUSE ONLY COVERAGE**
 1. MY SPOUSE AT RETIREMENT IS ELIGIBLE - NO LENGTH OF MARRIAGE REQUIREMENT.
 2. IF I AM NOT MARRIED ON THE DATE OF RETIREMENT, BUT GET MARRIED AT A LATER DATE, I MUST SEND A WRITTEN REQUEST TO DFAS WITHIN THE FIRST YEAR OF MY FIRST MARRIAGE AFTER RETIRING. MY NEW SPOUSE BECOMES ELIGIBLE THE FIRST ANNIVERSARY OF MARRIAGE OR BIRTH OF A CHILD IF PRIOR TO FIRST ANNIVERSARY. COSTS BEGIN 1ST DAY OF MONTH FOLLOWING THE DATE MY SPOUSE BECOMES AN ELIGIBLE BENEFICIARY.
 3. MY SPOUSE RECEIVES 55 PERCENT OF THE ELECTED BASE AMOUNT FOR LIFE. REMARRIAGE BEFORE AGE 55 WILL SUSPEND PAYMENTS. SBP MAY BE REINSTATED IF THE REMARRIAGE ENDS. ANNUITY CONTINUES IF REMARRIAGE OCCURS AT AGE 55 OR OLDER. ANNUITY INCREASES WITH RETIREE COLAS. ANNUITY IS TAXABLE.
 4. COST OF SPOUSE SBP COVERAGE IS 6.5 PERCENT OF THE BASE AMOUNT I ELECT. HOWEVER, IF I INITIALLY ENTERED ACTIVE DUTY PRIOR TO 1 MAR 90 OR IF I AM RETIRING FOR DISABILITY, A SECOND FORMULA WILL BE USED IF MORE FAVORABLE TO ME. THAT FORMULA IS 2.5 PERCENT OF THE THRESHOLD AMOUNT, PLUS 10 PERCENT OF THE BASE AMOUNT IN EXCESS OF THE THRESHOLD AMOUNT.
 - (A) MY COST INCREASES WITH RETIREE COLAS. PREMIUMS ARE NOT TAXED.
 5. CHANGES IN SPOUSE COVERAGE AUTHORIZED AFTER RETIREMENT.
 - (A) LOSS OF SPOUSE BENEFICIARY - SPOUSE SBP COVERAGE AND COSTS SUSPENDED IF SPOUSE LOSES ELIGIBILITY (DEATH OR DIVORCE) - I MUST NOTIFY DFAS.

- (B) REMARRIAGE OPTIONS FOR A MEMBER WITH SUSPENDED SPOUSE COVERAGE.
 - (1) IF I REMARRY, I MUST NOTIFY DFAS PRIOR TO FIRST ANNIVERSARY OF MARRIAGE. MY SBP OPTIONS AT THAT TIME ARE: (1) RESUME MY PRIOR LEVEL OF COVERAGE; OR (2) INCREASE MY PRIOR LEVEL OF COVERAGE WITH THE UNDERSTANDING THAT I WOULD INCUR A PREMIUM DEBT FOR THE EXTRA PREMIUMS I WOULD HAVE PAID HAD I PREVIOUSLY HAD THE INCREASED COVERAGE PLUS INTEREST. THIS DEBT MUST BE PAID IN FULL BEFORE MY FIRST ANNIVERSARY OF MARRIAGE; OR (3) DECLINE COVERAGE FOR MY NEW SPOUSE...
 - (2) IF I DO NOTHING PRIOR TO FIRST ANNIVERSARY OF MARRIAGE, MY PRIOR LEVEL OF COVERAGE WILL AUTOMATICALLY BE REESTABLISHED FOR MY NEW SPOUSE ON THE FIRST ANNIVERSARY OF MARRIAGE AND A DEBT OF PREMIUMS WILL ACCRUE.
- (C) CHANGE FROM SPOUSE TO FORMER SPOUSE COVERAGE UPON DIVORCE AFTER RETIRING. DIVORCE TERMINATES MY SPOUSE'S ELIGIBILITY FOR THE SBP ANNUITY (NO LONGER MY "SPOUSE"). IN ORDER FOR MY FORMER SPOUSE TO BE ELIGIBLE FOR THE ANNUITY, "SPOUSE" COVERAGE MUST BE CHANGED TO "FORMER SPOUSE" COVERAGE.
 - (1) I MUST SUBMIT DD FORM 2656-1, SURVIVOR BENEFIT PLAN (SBP) ELECTION STATEMENT FOR FORMER SPOUSE COVERAGE, TO DFAS WITH COPY OF DIVORCE DECREE; OR
 - (2) MY FORMER SPOUSE MAY REQUEST A DEEMED SBP ELECTION IF SBP WAS COURT ORDERED OR IN WRITTEN AGREEMENT BY SENDING A COMPLETED DD FORM 2656-10, SURVIVOR BENEFIT PLAN (SBP) RESERVE COMPONENT (RC) SBP REQUEST FOR DEEMED ELECTION TO DFAS.
 - (3) EITHER 1 OR 2, ABOVE, MUST BE SUBMITTED TO DFAS WITHIN THE FIRST YEAR FOLLOWING DIVORCE OR FORMER SPOUSE COVERAGE CANNOT BE ESTABLISHED.
 - (4) DFAS WILL NOT HONOR A COURT ORDER FOR FORMER SPOUSE COVERAGE IF YOU DO NOT ALREADY HAVE SPOUSE COVERAGE.
 - (5) CANNOT CHANGE THE LEVEL OF COVERAGE (BASE AMOUNT) BECAUSE OF THE DIVORCE.
 - (6) FORMER SPOUSE COVERAGE CANNOT BE ARBITRARILY STOPPED.

F. CHILD ONLY COVERAGE.

- 1. CHILDREN REMAIN ELIGIBLE UNTIL AGE 18 (22 IF FULL-TIME STUDENT). A CHILD INCAPABLE OF SELF-SUPPORT REMAINS ELIGIBLE FOR LIFE OR AS LONG AS DISABILITY CAUSES THEM TO BE INCAPABLE OF SELF-SUPPORT PROVIDED THEY DO NOT MARRY.
- 2. MARRIAGE AT ANY AGE PERMANENTLY TERMINATES A CHILD'S ELIGIBILITY.
- 3. ELECTING SBP COVERAGE FOR A HANDICAPPED CHILD MAY HAVE A NEGATIVE IMPACT ON THEIR ELIGIBILITY, OR THEIR FUTURE ELIGIBILITY, TO RECEIVE MEDICAID AND/OR SSI BENEFITS.
 - (A) I MAY ELECT TO HAVE MY DISABLED DEPENDENT CHILD'S SBP ANNUITY DEPOSITED DIRECTLY TO A SPECIAL NEEDS TRUST
 - (B) ELECTION TO HAVE A DISABLED CHILD'S SBP ANNUITY DEPOSITED DIRECTLY TO A SNT IS IRREVOCABLE
 - (C) IF THE TRUST FAILS, PAYMENT OF THE SBP ANNUITY WILL REVERT BACK TO THE CHILD AND MAY IMPACT MEDICAID, AND/OR SSI BENEFITS.
- 4. COVERS ALL ELIGIBLE CHILDREN. CANNOT DESIGNATE A PARTICULAR CHILD(REN) TO RECEIVE THE ANNUITY.

5. IF I DO NOT HAVE ANY ELIGIBLE CHILDREN AT RETIREMENT, I MAY COVER A FUTURE CHILD. I MUST SEND A WRITTEN REQUEST TO DFAS WITHIN ONE YEAR OF ACQUIRING THE FIRST ELIGIBLE CHILD. CHILD BECOMES COVERED ON DATE OF RECEIPT OF MY ELECTION REQUEST AT DFAS. COSTS BEGIN THE 1ST DAY OF THE FOLLOWING MONTH.
 6. ANNUITY PAYABLE IS 55 PERCENT OF THE BASE AMOUNT I ELECT. ELIGIBLE CHILDREN RECEIVE EQUAL SHARES OF THE ANNUITY. ANNUITY IS PAID TO AN ADULT GUARDIAN ON BEHALF OF A MINOR CHILD. I UNDERSTAND THAT IF I ELECT CHILD ONLY COVERAGE, I CANNOT CHANGE TO SPOUSE COVERAGE WHEN LAST CHILD LOSES ELIGIBILITY.
 7. CHILD COST BASED ON MY AGE AND THE AGE OF MY YOUNGEST CHILD. THE COST INCREASES WITH RETIREE COLAS. PREMIUMS ARE NOT SUBJECT TO TAXES. CHILD COSTS ARE SUSPENDED WHEN LAST CHILD LOSES ELIGIBILITY.
 8. CHANGES IN CHILD COVERAGE AUTHORIZED AFTER RETIREMENT.
 - (A) IF I ELECT CHILD COVERAGE, FUTURE CHILDREN WILL AUTOMATICALLY BE COVERED ON THE DATE OF ACQUISITION. THERE WILL BE NO CHANGE IN CHILD COST AS LONG AS I AM CURRENTLY PAYING PREMIUMS FOR CHILD COVERAGE. IF MY CHILD PREMIUMS HAVE STOPPED BECAUSE MY LAST CHILD LOST ELIGIBILITY, NEW CHILD COST WILL BE RECOMPUTED BASED UPON MY CURRENT AGE AT THAT TIME AND THE AGE OF MY NEW YOUNGEST CHILD.
- G. SPOUSE AND CHILD COVERAGE.**
1. ONLY ONE ANNUITY IS PAYABLE. MY SPOUSE IS THE PRIMARY BENEFICIARY AND WILL RECEIVE THE ANNUITY UNTIL DEATH OR REMARRIAGE PRIOR TO AGE 55. ELIGIBLE CHILD(REN) ARE CONTINGENT BENEFICIARIES AND WILL RECEIVE THE ANNUITY IN EQUAL SHARES ONLY IF MY SPOUSE LOSES ELIGIBILITY.
 2. SPOUSE PREMIUMS ARE COMPUTED SAME AS SPOUSE ONLY PREMIUMS. CHILD PREMIUMS COMPUTED BASED ON CURRENT AGES OF MY SPOUSE, MY YOUNGEST CHILD, AND MYSELF. COSTS WILL INCREASE WITH RETIREE COLAS. COSTS ARE NOT TAXABLE.
- H. FORMER SPOUSE ONLY COVERAGE.**
1. SAME RULES AND COSTS AS SPOUSE COVERAGE.
 2. CAN'T SPLIT THE ANNUITY. FORMER SPOUSE COVERAGE PRECLUDES COVERAGE FOR A SPOUSE AT THE SAME TIME.
 3. IF FORMER SPOUSE REMARRIES PRIOR TO AGE 55, ANNUITY IS NOT PAYABLE WHILE A FORMER SPOUSE IS REMARRIED.
 - (A) PREMIUMS CAN BE SUSPENDED BY FURNISHING DFAS A COPY OF FORMER SPOUSE'S REMARRIAGE CERTIFICATE. FORMER SPOUSE'S ELIGIBILITY SUSPENDED WHILE REMARRIED - NOT TERMINATED.
 - (B) FORMER SPOUSE'S ELIGIBILITY IS REINSTATED IF REMARRIAGE ENDS. DFAS MUST BE IMMEDIATELY NOTIFIED IF FORMER SPOUSE'S REMARRIAGE ENDS SO FORMER SPOUSE COVERAGE AND PREMIUMS CAN BE PROPERLY REINSTATED.
- I. FORMER SPOUSE AND CHILD COVERAGE.**
1. ONLY ONE ANNUITY IS PAYABLE. DESIGNATED FORMER SPOUSE IS PRIMARY BENEFICIARY. FORMER SPOUSE RECEIVES ANNUITY UNTIL DEATH OR REMARRIAGE PRIOR TO AGE 55. ANNUITY REINSTATED IF REMARRIAGE TERMINATES.
 2. SAME RULES AS SPOUSE AND CHILD COVERAGE EXCEPT ONLY CHILDREN FROM MARRIAGE TO COVERED FORMER SPOUSE ARE ELIGIBLE CONTINGENT BENEFICIARIES. EXCLUDES ANY OTHER CHILDREN.
 3. SAME COSTS AS SPOUSE AND CHILD COVERAGE.
- J. INSURABLE INTEREST (NATURAL INTEREST PERSON) COVERAGE**
1. IF I DO NOT HAVE A SPOUSE OR ANY DEPENDENT CHILDREN, I CAN ELECT COVERAGE FOR A PERSON WHO HAS A FINANCIAL INTEREST IN MY CONTINUED LIFE.

- (A) CAN BE A RELATIVE OR NON-RELATIVE.
- (B) IF RELATED CLOSER THAN A COUSIN (IE, MOTHER, FATHER, SISTER, BROTHER, ETC.), NO PROOF OF FINANCIAL INTEREST IS REQUIRED. OTHERS MUST PROVE FINANCIAL INTEREST CONNECTION (IE, BENEFICIARY OF LIFE INSURANCE POLICY, BUSINESS PARTNER, JOINT PROPERTY OWNER, ETC.).
- 2. IF I AM UNMARRIED WITH ONLY ONE DEPENDENT CHILD AT RETIREMENT, I MAY ELECT THIS COVERAGE IN LIEU OF CHILD ONLY COVERAGE. COST IS MUCH MORE EXPENSIVE THAN CHILD ONLY COVERAGE.
- 3. IF I HAVE ONE DEPENDENT CHILD, I CANNOT BYPASS THE DEPENDENT CHILD AND ELECT THIS COVERAGE FOR SOMEONE ELSE.
- 4. LIFETIME COVERAGE FOR BENEFICIARY.
 - (A) ELIGIBILITY NOT TERMINATED BY MARRIAGE, STUDENT STATUS, OR AGE.
- 5. BASE AMOUNT MUST BE MY GROSS RETIRED PAY. I CANNOT ELECT REDUCED COVERAGE. COST IS 10 PERCENT OF GROSS RETIRED PAY, PLUS ADDITIONAL 5 PERCENT FOR EACH FULL 5 YEARS THE BENEFICIARY IS YOUNGER THAN ME. COST CANNOT EXCEED 40 PERCENT OF MY RETIRED PAY.
- 6. BENEFICIARY RECEIVES 55 PERCENT OF MY RETIRED PAY AFTER SBP COSTS ARE DEDUCTED.
- 7. I CAN TERMINATE COVERAGE AT ANY TIME BUT CAN'T NAME ANOTHER INSURABLE INTEREST BENEFICIARY. I CAN CHANGE MY SBP ELECTION TO COVER A NEW SPOUSE AND/OR NEW CHILD BUT MUST SUBMIT MY ELECTION CHANGE REQUEST TO DFAS-CL WITHIN ONE YEAR OF ACQUIRING NEW SPOUSE AND/OR CHILD.
- 8. IF RETIRING FOR DISABILITY, AN INSURABLE INTEREST ELECTION WILL BE VOIDED IF:
 - (A) I DIE WITHIN ONE YEAR OF RETIRING, AND
 - (B) CAUSE OF MY DEATH IS RELATED TO THE DISABILITY FOR WHICH I WAS RETIRED
 - (C) IF THE ELECTION VOIDED, PREMIUMS WILL BE REFUNDED.
 - (D) EXCEPTION: ANNUITY PAYABLE IF THE INSURABLE INTEREST BENEFICIARY IS A DEPENDENT HOLDING A VALID MILITARY DEPENDENT ID CARD WITH ME AS THE SPONSOR ON MY DATE OF DEATH.

K. DECLINE COVERAGE.

- 1. MY RETIRED PAY WILL STOP WHEN I DIE.
- 2. NO MONTHLY PAYMENTS WILL BE MADE TO ANY SURVIVOR.
- 3. BENEFICIARY CATEGORY EXCLUDED AT RETIREMENT CANNOT ARBITRARILY BE COVERED IN THE FUTURE. IF I HAVE A SPOUSE AND DECLINE SPOUSE COVERAGE AT RETIREMENT, I CAN NOT LATER ELECT COVERAGE FOR THIS SPOUSE OR ANY FUTURE ACQUIRED SPOUSE. IF I HAVE A CHILD(REN) AND DECLINE CHILD COVERAGE NOW, I CAN NOT LATER ELECT CHILD COVERAGE FOR THIS CHILD OR A LATER ACQUIRED CHILD.
- 4. IF I AM UNMARRIED AT RETIREMENT, I CAN COVER A NEW SPOUSE PROVIDED I NOTIFY DFAS WITHIN THE FIRST YEAR OF MARRIAGE.
- 5. IF I DO NOT HAVE ANY DEPENDENT CHILDREN AT RETIREMENT, I CAN COVER A NEW CHILD PROVIDED I NOTIFY DFAS WITHIN THE FIRST YEAR OF ACQUISITION.

L. DEPENDENCY AND INDEMNITY COMPENSATION (DIC) OFFSET:

- 1. DIC IS A TAX-FREE MONTHLY BENEFIT PAID BY THE VA IF THE VA DETERMINES MY DEATH IS SERVICE-CONNECTED, OR IF I WAS RATED 100 PERCENT VA DISABLED FOR 10 OR MORE YEARS IMMEDIATELY PRECEDING DEATH (5 OR MORE YEARS IF AWARDED 100 PERCENT VA DISABILITY AT RETIREMENT) OR FOR 1 YEAR IMMEDIATELY PRECEDING DEATH IF I AM A FORMER POW.
 - (A) DIC IS PAID TO MY UNMARRIED SURVIVING SPOUSE AND ELIGIBLE CHILD(REN).

2. PRIOR TO 1 JANUARY 2021, DIC REDUCED A SPOUSE'S SBP ANNUITY DOLLAR-FOR-DOLLAR. THE FY20 NATIONAL DEFENSE AUTHORIZATION ACT MODIFIED THE LAW REQUIRING THE OFFSET OF SBP PAYMENTS FOR SURVIVING SPOUSES WHO ARE ENTITLED TO DIC. PHASED-IN REDUCTION OF THE SBP OFFSET BEGAN ON 1 JANUARY 2021 AND WILL BE TOTALLY ELIMINATED ON 1 JANUARY 2023.
 - (A) JAN - DEC 2021: 2/3 OF DIC IS COUNTED FOR OFFSET
 - (B) JAN - DEC 2022: 1/3 OF DIC IS COUNTED FOR OFFSET
 - (C) 1 JANUARY 2023: OFFSET TOTALLY ELIMINATED
3. DIC DOES NOT REDUCE THE SBP ANNUITY PAID TO CHILDREN.
4. DIC PAID TO SPOUSE IS SUSPENDED UPON REMARRIAGE PRIOR TO AGE 55. FULL SBP CAN BE REESTABLISHED IF REMARRIAGE OCCURS AFTER SPOUSE TURNS AGE 55.
 - (A) SPOUSE MUST REPAY REFUNDED SBP PREMIUMS TO RESTORE FULL SBP.
 - (B) DIC CAN BE REINSTATED IF THE REMARRIAGE TERMINATES.
 - (1) CONTINUED PARTIAL SBP ANNUITY REDUCTION PRIOR TO TOTAL OFFSET ELIMINATION IN 2023.
 - (2) NO SECOND PREMIUM REFUND.

M. WITHDRAWAL FROM THE SBP DUE TO VA DISABILITY RATING

1. I MAY REQUEST TO WITHDRAW FROM THE SBP AFTER I HAVE BEEN RATED 100 PERCENT VA DISABLED FOR 10 CONSECUTIVE YEARS (5 YEARS IF AWARDED 100 PERCENT VA DISABILITY AT RETIREMENT). TO DO SO, I MUST SEND A SIGNED LETTER OF REQUEST TO DFAS.
2. DFAS WILL:
 - (A) SEND ME A FACT SHEET WITH PROS AND CONS OF WITHDRAWING.
 - (B) VERIFY MY DISABILITY RATING WITH THE VA.
 - (C) SEND A CONCURRENCE STATEMENT FOR MY SPOUSE TO SIGN.
3. ALL PREMIUMS WILL TERMINATE BUT THERE IS NO IMMEDIATE REFUND OF PREMIUMS. PREMIUMS WILL BE REFUNDABLE TO MY WIDOW FOLLOWING MY DEATH.

N. TERMINATE PARTICIPATION IN THE SBP

1. ONE-YEAR WINDOW TO REQUEST TO TERMINATE ALL PARTICIPATION.
 - (A) WINDOW OPENS ON 2ND ANNIVERSARY OF MY RETIREMENT.
 - (B) WINDOW CLOSES ON 3RD ANNIVERSARY OF MY RETIREMENT.
 - (C) MY REQUEST MUST BE SUBMITTED ON A DD FORM 2656-2. IT MUST BE COMPLETED AND ARRIVE AT DFAS WITHIN THE ONE-YEAR WINDOW.
 - (D) IF I AM MARRIED, MY SPOUSE MUST CONCUR ON THE FORM.
 - (E) NO REFUND OF PREMIUMS.
 - (F) ALL PARTICIPATION WILL TERMINATE (IE, CAN'T TERMINATE JUST SPOUSE OR JUST CHILD COVERAGE IN A SPOUSE AND CHILD ELECTION; CANNOT CHANGE LEVEL OF COVERAGE).
2. ON THIRD ANNIVERSARY OF MY RETIREMENT, ELECTION BECOMES IRREVOCABLE AS LONG AS BENEFICIARY(IES) REMAIN ELIGIBLE.

O. PAID-UP PROVISION

1. EFFECTIVE 1 OCT 2008, SBP WILL BE "PAID UP" AND PREMIUMS WILL CEASE WHEN A MEMBER HAS PAID MONTHLY PREMIUMS FOR AT LEAST 360 MONTHS AND REACHES AGE 70 (BOTH REQUIREMENTS MUST BE MET). MEMBER WILL REMAIN A PARTICIPANT BUT WITHOUT CONTINUING TO PAY PREMIUMS.

P. MISCELLANEOUS PROVISIONS:

1. FUTURE CIVIL SERVICE (CS) RETIREMENT.
 - (A) IF I LATER RETIRE FROM CIVIL SERVICE, AND WAIVE MY MILITARY RETIRED PAY TO COMBINE WITH MY CIVIL SERVICE TIME, I MAY RETAIN ONLY ONE SURVIVOR ANNUITY PLAN (EITHER SBP OR THE CIVIL SERVICE SURVIVOR ANNUITY PLAN, NOT BOTH).
 - (B) IF I LATER RETIRE FROM CIVIL SERVICE, BUT DO NOT COMBINE MY MILITARY AND CIVIL SERVICE TIME, I MAY PARTICIPATE IN BOTH THE

SBP AND THE CIVIL SERVICE SURVIVOR ANNUITY PLANS AND MY SURVIVOR(S) CAN RECEIVE BOTH ANNUITIES.

2. NON-RESIDENT ALIEN ANNUITANT TAX LIABILITY.
 - (A) 30 PERCENT TAX REDUCTION UNLESS COUNTRY HAS A STATUS OF FORCES AGREEMENT (SOFA) WITH THE USA.

Q. UNIQUE FEATURES OF THE SBP

1. TAX-FREE PREMIUMS.
 - (A) SBP PREMIUMS ARE DEDUCTED FROM MY RETIRED PAY AND ARE CONSIDERED AS NON-TAXABLE, GIVING ME A TAX BREAK.
2. SBP IS GOVERNMENT SUBSIDIZED.
3. COLAS ARE APPLIED TO MY BASE AMOUNT WHILE I AM ALIVE AND TO THE ANNUITY AFTER I AM DECEASED. THIS INCREASES THE ANNUITY TO PROVIDE INFLATION PROTECTION FOR THE FUTURE.
4. PREMIUMS ARE SUSPENDED IF THERE IS NO ELIGIBLE BENEFICIARY.
5. PAID-UP AFTER AGE 70 AND 360 PREMIUM PAYMENTS.
6. AGE, HEALTH, GENDER, AND LIFESTYLE ARE NOT FACTORS IN EITHER PREMIUMS OR ANNUITY PAYABLE.
7. A WIDOW CANNOT OUTLIVE ANNUITY.
8. MAKES MY OTHER INVESTMENTS AND ASSETS MORE VALUABLE.
9. SBP COVERAGE PROVIDES PEACE OF MIND.

R. MEMBER'S RESPONSIBILITY

1. **I UNDERSTAND THAT I MUST COMPLETE A DD FORM 2656 PROVIDED BY THE SBP COUNSELOR PRIOR TO MY RETIREMENT DATE, AND IF I AM MARRIED, MY SPOUSE MUST CONCUR WITH MY ELECTION IF I ELECT ANYTHING OTHER THAN MAXIMUM SPOUSE COVERAGE. THE CONCURRENCE MUST BE ON THE SAME DD FORM 2656, BE DATED ON OR AFTER MY ELECTION, AND BEFORE MY DATE OF RETIREMENT.**
2. **I UNDERSTAND THAT, IF A VALID DD FORM 2656 IS NOT COMPLETED PRIOR TO MY RETIREMENT DATE, MAXIMUM SBP COVERAGE WILL BE ESTABLISHED.**
3. **I UNDERSTAND THAT, IF A VALID DD FORM 2656 IS NOT COMPLETED AT LEAST 60 DAYS PRIOR TO MY RETIREMENT DATE, MY PAY MAY BE INACCURATE OR DELAYED. I UNDERSTAND THAT I MUST NOT DEPART ON LEAVE OR PCS UNTIL I HAVE COMPLETED ALL REQUIRED PAPERWORK AS DESCRIBED BY THE SBP COUNSELOR.**
4. **AFTER RETIRING, I MUST PROMPTLY NOTIFY DFAS OF ANY CHANGES IN MY DIRECT DEPOSIT INFORMATION (CHANGE IN BANK, CHANGE IN ACCOUNT NUMBER, ETC.); CHANGES IN MY CORRESPONDENCE ADDRESS; OR CHANGES IN THE STATUS OF FAMILY MEMBERS THAT MAY AFFECT MY RETIRED PAY AND SBP COVERAGE AND PREMIUMS.**

I CERTIFY THAT I HAVE BEEN BRIEFED ON AND UNDERSTAND ALL OF THE PROVISIONS OF THE SBP AS OUTLINED IN ITEMS A THROUGH R, ABOVE. I UNDERSTAND THAT IF I FAIL TO MAKE A VALID SBP ELECTION PRIOR TO MY RETIREMENT DATE, AND, IF I AM MARRIED AND MY SPOUSE FAILS TO CONCUR IN AN ELECTION FOR LESS THAN FULL SPOUSE COVERAGE, DFAS WILL AUTOMATICALLY ESTABLISH FULL COVERAGE BY OPERATION OF LAW.

MEMBER'S SIGNATURE

DATE

I, _____ (SBP COUNSELOR'S NAME) CERTIFY THE ONE-ON-ONE BRIEFING GIVEN TO THIS RETIRING MEMBER COVERED ALL THE INFORMATION CONTAINED ON THE ONE-ON-ONE BRIEFING SLIDES AND ON THIS RIP.

SBP COUNSELOR'S SIGNATURE

DATE

COUNSELOR CERTIFICATION

1. DATE FURNISHED MEMBER SBP HANDOUT AND COST ESTIMATE _____
2. DATE SPOUSE NOTIFICATION LETTER (CONTAINING DATE OF ONE-ON-ONE APPOINTMENT) WITH SPOUSE FACT SHEET AND COST ESTIMATE TO SPOUSE _____
3. IF MEMBER'S ELECTION REQUIRED SPOUSE'S CONCURRENCE, SPOUSE'S DD FORM 1173 (DEPENDENT ID CARD) WAS INSPECTED TO VERIFY IDENTITY (YES OR NO) (circle one)
4. DATE COPY OF SIGNED SBP RIP PROVIDED TO MEMBER _____
5. DATE COPY OF COMPLETED DD FORM 2656 PROVIDED TO MEMBER _____
6. DID SPOUSE ATTENDED ONE-ON-ONE BRIEFING? _____.
7. DID THE SPOUSE CONCUR WITH THE MEMBER'S ELECTION? _____.
8. **LETTER WITH DD Form 2656-1, AND FORMER SPOUSE FACT SHEET MAILED TO FORMER SPOUSE ON: _____.**