

## Additional SBP Resources



[www.retirees.af.mil](http://www.retirees.af.mil)



[www.dfas.mil](http://www.dfas.mil)



[www.myairforcebenefits.us.af.mil](http://www.myairforcebenefits.us.af.mil)

This is not a contract document. The statutory provisions of SBP law are in Section 1447, Chapter 73, Title 10, United States Code.

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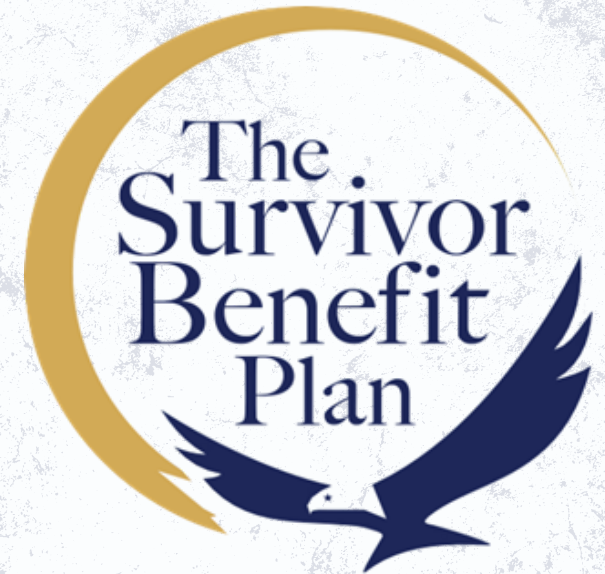
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Informational guide for retiring  
Air and Space Force members



**U.S. AIR FORCE**



UNITED STATES  
**SPACE FORCE**

# Survivor Benefit Plan (SBP) Informational Guide

## **SBP SUMMARY**

Congratulations on your retirement! It is important to know that when you die, your retirement pay will stop. SBP is the sole means for a retiree's eligible dependent to receive a portion of their retired pay. The SBP is a monthly, cost-of-living-adjusted payable annuity.

Now is the time to decide if you and your family would like to participate in SBP. If you do not have eligible beneficiaries or you do not want to enroll in SBP, an election to decline is required.

Your election cannot arbitrarily be changed as long as the beneficiary remains eligible. Additionally, to comply with the SBP federal law Defense Finance and Accounting Service will automatically establish maximum SBP coverage when a valid SBP election is not completed prior to retirement, regardless of marital and/or dependent status.



SBP requires you to elect one of the following beneficiary categories:

- Spouse only
- Child only
- Spouse and Child
- Former Spouse
- Former Spouse and Child
- Insurable Interest coverage

SBP participants must elect a level of coverage or "base amount." The base amount can be any dollar amount between \$300 and full gross retired pay, which determines both premium cost and survivor's annuity. Spousal notarized concurrence is required for anything less than maximum coverage elections.

SBP premiums are government subsidized and deducted from a participating member's retired pay before taxes.

## **MEMBER REQUIRED ACTIONS**

The member must attend a mandatory one-on-one briefing and complete the DD Form 2656, *Data for Payment of Retired Personnel*, with a certified Department of the Air Force (DAF) SBP Counselor at the servicing DAF installation prior to out-processing.

## **MEMBER REQUIRED ACTIONS CONTINUED...**

If you are married, your spouse is encouraged to be present at the briefing. The law requires both you and your spouse to be advised of the options and effects of the SBP to make an informed decision. This will ensure your spouse fully understands the implications of the decision.

## **SBP SPECIAL PROVISIONS**

- Paid-Up Provision (360 months paid premiums and age 70)
- Disenrollment Provision (25th—36th month after retirement)
- Withdrawal from SBP due to receipt of Veterans Affairs (VA) benefits (qualifications required)
- Impact of future Civil Service retirement on your SBP coverage
- SBP and Dependency Indemnity Compensation

These provisions and all details of the options and effects of the SBP will be provided during your one-on-one briefing, referenced in the REQUIRED ACTIONS section of this guide.

