

Survivor's Benefit Plan (SBP) Process: Determining eligibility and assisting the Survivor to receive SBP monthly annuity

Description

SBP was created in 1972 by Congress to provide a degree of financial security to Soldier's beneficiary(ies). When a Soldier dies while on active duty or a retired Soldier dies, SPB provides the beneficiary(ies) with a portion of the Soldier's retirement pay. The following are the six beneficiary election options: spouse; spouse and child; child only; former spouse; former spouse and child; and insurable interest. Spouses and children of active duty Soldiers with 20 years of service are automatically enrolled with no cost. Upon retirement, the Soldier begins to share the cost of the plan with the government through premium deductions from retired pay.

Every military member is automatically enrolled at no cost while they serve on active duty. Should they die on active duty with an eligible beneficiary, SBP is payable. When they retire, military members must elect to receive reduced retired pay for their lifetime, so as to continue 55 percent of their retired pay to their survivors following their death. To help military members and spouses make informed decisions on SBP participation, in-depth SBP counseling is provided by installation Retirement Services or Activities Officers (RSO/RAO).

Regulations and Supporting Resources

[A Survivor's Guide to Benefits – Taking Care of Our Families](#)

[AR 600-8-1, Army Casualty Program](#)

[Army G1 Website – Retirement Services Office \(RSO\) – Survivor Benefit Plan \(SBP\)](#)

Casualty and Mortuary Affairs Operations Center (CMAOC) – Casualty Assistance Officer (CAO) Training Guide

[Department of Defense \(DoD\) Office of the Actuary Website](#)

[Office of the Secretary of Defense \(OSD\) Military Compensation Website](#)

Survivor Benefits Plan Smart Book

[U.S. Army Human Resources Command \(HRC\) Website – Casualty and Mortuary Affairs Operations Center \(CMAOC\) – Survivor Case Management Transition](#)

Documents and Forms

Survivor's Benefit Plan Beneficiary Worksheet

Survivor's Benefit Plan Counseling Checklist

Related Processes

[Casualty Assistance Process](#)

Points of Contact

Division: Soldier and Family Support Division (ARNG-HRS)

Email: arnq-hrs@ng.army.mil

13 JUL 11