

Army Initial Reserve Component Survivor Benefit Plan (RCSBP) Soldier Counseling Statement
(Updated 23 May 2023)

I _____, by my signature on page three (3) at the
(Print Rank/Full Name/Last Four of SSN)
end of this statement, certify that I am aware of the following information concerning my RCSBP election.

1. My entitlement to future retired pay stops when I die. My participation in RCSBP is the only way my eligible beneficiaries will receive a portion of my entitlement to future retired pay after my death.
2. The RCSBP annuity is 55 percent of the base amount I choose minus the survivor annuity premium. The base amount is the amount of my future retired pay I elect to cover at my initial RCSBP election. My base amount increases with any changes to my future gross retired pay. Once RCSBP is paid to my beneficiaries, the RCSBP will increase with yearly cost of living adjustments (COLA). RCSBP premiums start from the effective date of my receipt of retired pay to pay for coverage previously received.
3. I have 90 days from the date of my Notification of Eligibility for Non-Regular Retirement (NOE) to complete a DD form 2656-5, Reserve Component SBP Election Certificate, if I have a spouse and or eligible children, I must elect an RCSBP Option described below:
 - a. Option A - Decline RCSBP coverage; must make an SBP election at non-regular retirement; pays no RCSBP premiums; receives no RCSBP coverage if death is prior to non-regular retirement.
 - b. Option B - Elect RCSBP coverage but defer the annuity until age 60; RCSBP election becomes the SBP election at non-regular retirement; at non-regular retirement must pay SBP premiums for current coverage and RCSBP premiums for coverage already received; if non-regular retirement and death is prior to age 60 survivor benefit annuity will not start until age 60.
 - c. Option C - Elect RCSBP coverage but receive annuity immediately if death is prior to non-regular retirement; RCSBP election becomes the SBP election at non-regular retirement; at non-regular retirement must pay SBP premiums for current coverage and RCSBP premiums for coverage already received.
4. If I elect RCSBP coverage, either Option B or C, and do not elect coverage for a spouse or eligible child at initial RCSBP election, I close those SBP categories forever.
5. **No Spouse or Children at Initial RCSBP Election.** I must complete a DD form 2656-5, even if unmarried with no eligible children. If I do not desire a former spouse or insurable interest election, I will not select an RCSBP Option since none apply. If I remarry or have a child, I have one year to enroll the new beneficiary into RCSBP by completing a DD Form 2656-6 or I default to Option A, decline RCSBP coverage, and will make an SBP decision at non-regular retirement. If no action within one year of first gaining a dependent spouse and or child, the election will default to Option A and I will have to make an SBP election at non-regular retirement.
6. If for some reason I fail to make an RCSBP election by completing the DD Form 2656-5 prior to the 90 day period following the date of my NOE, by law, my RCSBP election will be full coverage Option C for any spouse and or children I have at the date of my NOE.
7. If married and I elect less than the maximum spouse RCSBP coverage allowed by law, I will require my spouse's concurrence. Spouse concurrence must be signed on or after the date I signed and prior to the end of the 90 day period to make an RCSBP election following the date of my NOE in order to be valid. Full spouse RCSBP is full base amount Option C Spouse or Spouse and Children RCSBP.

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8. My RCSBP election is irrevocable. While I can terminate all SBP coverage between the 25th and 36th month following my non-regular retirement with my spouse's concurrence, I cannot cancel my RCSBP coverage because my RCSBP premiums are for RCSBP coverage already received.

9. My RCSBP and SBP Are paid-up and I will pay no more RCSBP or SBP premiums after making 360 RCSBP or 360 SBP premiums and reaching at least age 70.

10. My spouse's RCSBP annuity ends if remarried prior to age 55. If that marriage ends, my spouse's RCSBP annuity restarts from that date.

12. If I elected spouse and children or children only RCSBP coverage, all my eligible children are covered.

13. If I elected spouse and children RCSBP, my spouse is the primary beneficiary. My RCSBP only goes to the children if my surviving spouse dies or remarries prior to age 55.

14. Children are eligible for RCSBP/SBP until age 18 or 22 if a full-time unmarried student. A child that marries at any age loses eligibility for RCSBP/SBP, even if that marriage ends.

15. If I have a child who is totally incapacitated and the incapacitation occurred at an age the child would have been eligible for RCSBP, the child would receive the RCSBP annuity for life or until they marry. The RCSBP annuity for an incapacitated child may be paid to a special needs trust established for the benefit of the child.

16. When you do not have a beneficiary in an elected SBP category such as spouse, you do not have to pay RCSBP or SBP premiums for that period. There is one exception. When you do have an RCSBP election of child or spouse and child and are in receipt of retired pay for non-regular retirement, you must continue to pay child RCSBP even when you do not have an eligible child. Your SBP premiums stop when you do not have a beneficiary to include a child in an elected category.

17. If I am unmarried at my initial RCSBP election and elect child RCSBP, I have one year from my first marriage after my initial RCSBP election to add my new spouse to my existing child RCSBP coverage. If I did not have a child at retirement and elected spouse RCSBP, I have one year from the date I gained the first child after my initial RCSBP election to add a child to my existing spouse RCSBP coverage.

18. **Insurable Interest RCSBP Election.** Insurable interest SBP only applies if I am unmarried, have no eligible children, and do not desire to elect former spouse RCSBP. I understand I can elect RCSBP for someone who has an insurable interest in my life. If I elect insurable interest RCSBP and after my initial RCSBP election, I marry or have a child, I have one year to cancel my insurable interest RCSBP and elect spouse and or child RCSBP or I will close that SBP category permanently. At the death of my insurable interest beneficiary, I must make an election for a new insurable interest beneficiary within 180 days or close my insurable interest election permanently.

19. **Former Spouse at Initial RCSBP Election.**

a. If I divorced prior to initial RCSBP election, I can elect former spouse RCSBP coverage at my initial RCSBP election. If former spouse RCSBP is court ordered and I do not elect former spouse RCSBP, the court may find me in contempt of court.

b. An election of former spouse and children RCSBP coverage only includes the children of my marriage to my former spouse. With the death of the former spouse, an election for spouse RCSBP coverage may be made.

c. Court ordered former spouse RCSBP can be stopped with the death of the former spouse or if all previous court orders are amended to show former spouse RCSBP is no longer court ordered.

d. An election of Former spouse or former spouse and child does not require spouse's concurrence.

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20. A retired pay and SBP cost calculator is available on MyArmyBenefits at <http://myarmybenefits.us.army.mil/>.

21. **RCSBP and VA Disability.** This section applies to Soldiers who have a possible future VA disability claim. If my death is determined by the VA to be service connected, my surviving spouse and eligible children will receive Dependency and Indemnity Compensation (DIC) from the VA. If I elect RCSBP coverage, my surviving spouse will receive the RCSBP annuity in accordance with my election.

22. For more information on RCSBP go to the Army RSO homepage at <https://soldierforlife.army.mil/retirement/> or the MyArmyBenefits RCSBP fact sheets at <https://myarmybenefits.us.army.mil/>.

Sign this copy and return with your DD Form 2656-5 and keep a copy for your files and future reference. For more information on RCSBP go to the Army RSO homepage at <https://soldierforlife.army.mil/retirement/> or the MyArmyBenefits RCSBP fact sheets at <https://myarmybenefits.us.army.mil/>.

Soldier's Signature: _____ **Date:** _____

Army SBP Counselor's Signature: _____ **Date:** _____

Printed Name: _____ **Location/Unit:** _____

Retirement Services Office: phone: _____ **E-Mail:** _____

Distribution: Soldier; HRC for USAR, State JFHQ for ARNG with DD Form 2656-5; RSO with copy of DD Form 2656-5