

This fact sheet provides information to help you understand the provisions of the Survivor Benefit Plan (SBP), but is not a contract document. The basic statutory provisions of the SBP law are in [Chapter 73, Title 10, United States Code](#).

### **Withdrawal from SBP for Total VA Disability Rating**

Reference Effect on SBP Annuity if DIC is Awarded by the VA.

Because of the above referenced integration, Public Law 96-402 permits retirees who are rated totally disabled by the Department of Veterans Affairs to withdraw from SBP provided:

-- He/she has held the total disability rating for a period of at least five continuous years if the disability rating was awarded at retirement  
or

-- He/she has held the disability rating for at least 10 continuous years if the disability rating was awarded and became effective later than the date of the member's retirement

If a member withdraws from SBP under this 100 percent VA disability provision, no annuity will be payable. A request for withdrawal requires the written consent of the member's spouse. There is no immediate refund of premiums; however, upon the death of a member who has withdrawn under this provision, a refund of SBP premiums deducted from the member's retired pay, without interest, will be paid to the widow(er). The refund is normally paid by the Defense Finance and Accounting Service to the widow(er) with the arrears of pay and an additional application form is not required.

When a retiree sends a request to withdraw to DFAS (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200), a written statement outlining the advantages and disadvantages of withdrawing will be furnished to the retiree by DFAS. The change will not take effect until the member confirms receipt of the information and acknowledges that he/she still wishes to withdraw.

If the total VA disability rating is withdrawn or reduced, SBP coverage may be resumed.