

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](#).

### **Reserve Component SBP**

Public Law 95-397, dated Sept. 30, 1978, established the RCSBP. This law gave reservists the opportunity to elect coverage for their dependents when they complete 20 years of qualifying service. The RCSBP is the only program that lets a reservist leave a portion of his or her future retired pay as a monthly annuity to an eligible beneficiary(ies). Although many of the features of SBP also apply to an RCSBP election, it has several unique provisions.

Until a reservist receives his/her retired pay package about four months before reaching age 60, all RCSBP actions are accomplished by the Air Reserve Personnel Center. Visit Reserve Component Survivor Benefit Plan on the ARPC website for more information, or call 800-525-0102 to speak with an ARPC representative.