

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](#).

## **Retired Serviceman's Family Protection Plan**

The RSFPP was the Department of Defense survivor program in effect prior to Sept. 21, 1972 when it was replaced by the Survivor Benefit Plan. RSFPP coverage could not be established after Sept. 20 1972. During the SBP initial enrollment period (Sept. 21, 1972 to March 20, 1974), members with RSFPP coverage could terminate that coverage and elect SBP coverage, or keep the RSFPP coverage in addition to electing SBP coverage.

### **Election Options**

- Option 1: Spouse only
- Option 2: Child only
- Option 3: Spouse and child. A member who elected Option 3 could elect a single annuity (paid to the spouse until death or remarriage, and thereafter, to eligible dependent children in equal shares) or two separate annuities (a combination of option 1 for spouse and option 2 for children).
- Option 4: An option (which carried an additional cost) that permitted an RSFPP participant to terminate, withdraw, or reduce participation. A member who retired before Aug. 13, 1968 had to specifically select Option 4 in order to terminate, withdraw, or reduce coverage. Each member who retired on or after Aug. 13, 1968 automatically had Option 4.

### **Features of RSFPP**

Only the member's spouse and dependent children on the date of retirement could be covered. A spouse or child acquired after retirement cannot be covered by the RSFPP.

While the program was in effect, the member had to elect RSFPP coverage at least two years prior to retiring.

Neither RSFPP premiums nor the annuity paid to the beneficiary is subject to Cost-Of-Living Adjustments, or COLAs. As an exception, the RSFPP annuity of a beneficiary whose sponsor died before March 21, 1974 is adjusted proportionately by the COLAs applied to military retired pay. The annuity for the survivor of a participant whose death occurred after March 20, 1974 is a fixed percentage of the member's retired pay on retirement and is not increased by COLAs.

RSFPP premiums deducted from a member's retired pay are not subject to federal income tax; however, the annuity is subject to federal income tax.

There are no provisions under the RSFPP for former-spouse coverage.

### **Payment of Annuity**

An annuity is payable to the eligible beneficiary beginning the first day of the month in which the member's death occurs. The annuity terminates the first day of the month in which the beneficiary loses eligibility.

### **Period of Eligibility**

Spouse: A covered spouse is an eligible RSFPP annuitant for life or until remarriage before age 60. An annuity terminated because of remarriage before age 60 may not be reinstated. As an exception, if the marriage is not ended by divorce or death of the spouse, but rather by an annulment or judicial decree that voids the marriage, the widow's coverage may be reinstated when the Defense Finance and Accounting Service is provided a certified copy of the annulment decree or court order declaring the marriage void. An RSFPP annuity is not terminated if the spouse remarries after age 60.

Child(ren): Unmarried children are eligible beneficiaries until age 18 if the member retired before Nov. 1, 1968. If the member retired on or after Nov. 1, 1968, unmarried children are eligible beneficiaries until age 18, or age 23 if attending school full time. Unmarried mentally or physically incapacitated children are eligible beneficiaries for life if the disabling condition renders them incapable of self-support and the incapacitating condition existed before the child reached age 18.

### **Termination of RSFPP Premiums and Coverage**

Note:

Only members with Option 4 (above) are allowed to terminate, withdraw, or reduce RSFPP coverage.

### **Terminate Coverage (When No Eligible Beneficiary)**

It is the member's responsibility to send a termination request to the DFAS (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200) with substantiating documentation (i.e., copy of divorce decree or death certificate). There is no refund of premiums properly collected.

Spouse: Spouse premiums and coverage are terminated upon loss of the spouse beneficiary through death or divorce.

Child(ren): Child-only premiums and coverage are terminated when the last

remaining dependent child becomes ineligible due to age, marriage, or death.

Spouse and Child(ren) (Single Option): Spouse and child (single option) premiums and coverage continue as long as there is an eligible spouse or child beneficiary if the member retired before Nov. 1, 1968. If the member retired after Oct. 31, 1968, all costs cease on the loss of the spouse, and the eligible child(ren) continue to be covered until no longer eligible at no cost to the member.

### **Withdraw Coverage (When Beneficiary Still Eligible)**

Air Force retirees, who have eligible RSFPP beneficiary(ies), who want to withdraw from the RSFPP, must submit requests for withdrawal to HQ AFPC/DPFFF, 550 C Street West, JBSA, TX 78150. Costs and coverage terminate effective the first day of the seventh month after the application is received by HQ AFPC/DPFFF.

### **Reduction of RSFPP Annuity**

The retiree may request to reduce the survivor annuity to an amount not less than 12.5 percent of the member's retired pay or not less than a \$25 monthly annuity. The reduction is effective the first day of the seventh month following the month HQ AFPC/DPFFF receives the request.

### **Impact of Other Federal Benefits on the RSFPP Annuity**

An RSFPP annuity is not reduced by a surviving spouse's entitlement to Dependency and Indemnity Compensation. As an exception, the survivor of a member retired for physical disability with less than 19 years of service (18 years of service before 1968) may not be paid an RSFPP annuity if entitled to compensation from Veterans Affairs. In this case, the survivor is refunded premiums paid by the member for the RSFPP annuity.

An RSFPP annuity is not subject to an age 62 offset.

There is no conflict between Civil Service survivor payments and an RSFPP annuity. A beneficiary may receive both even though the survivor waived military retired pay for Civil Service retirement and elected survivor coverage under the Civil Service program. A retiree who waives military retired pay for Civil Service retirement remits RSFPP premiums directly to DFAS.

### **Evidence of Participation**

Neither certificates nor policies are issued as evidence of RSFPP participation. DFAS sends the retiree a pay statement each time there is a change to the

retired pay which verifies RSFPP participation.