



Education and Veterans Services
888-298-4442



Understanding Your Survivor Benefits

Navy Mutual
education@navymutual.org
(888) 298-4442
<https://www.navymutual.org/mission-educate/>

2023





Navy Mutual Aid Association Mission

- Provide our Members high-quality, low-cost life insurance options,
- **Educate** our Members as well as the military and uniformed service community at large on matters of **financial security**
- Help our Members **secure the survivor benefits** they have earned through their service

*Established in 1879, we are the oldest federally recognized veterans service organization (VSO) in the country and are **approved DoD and Coast Guard financial educators.***



Disclaimer

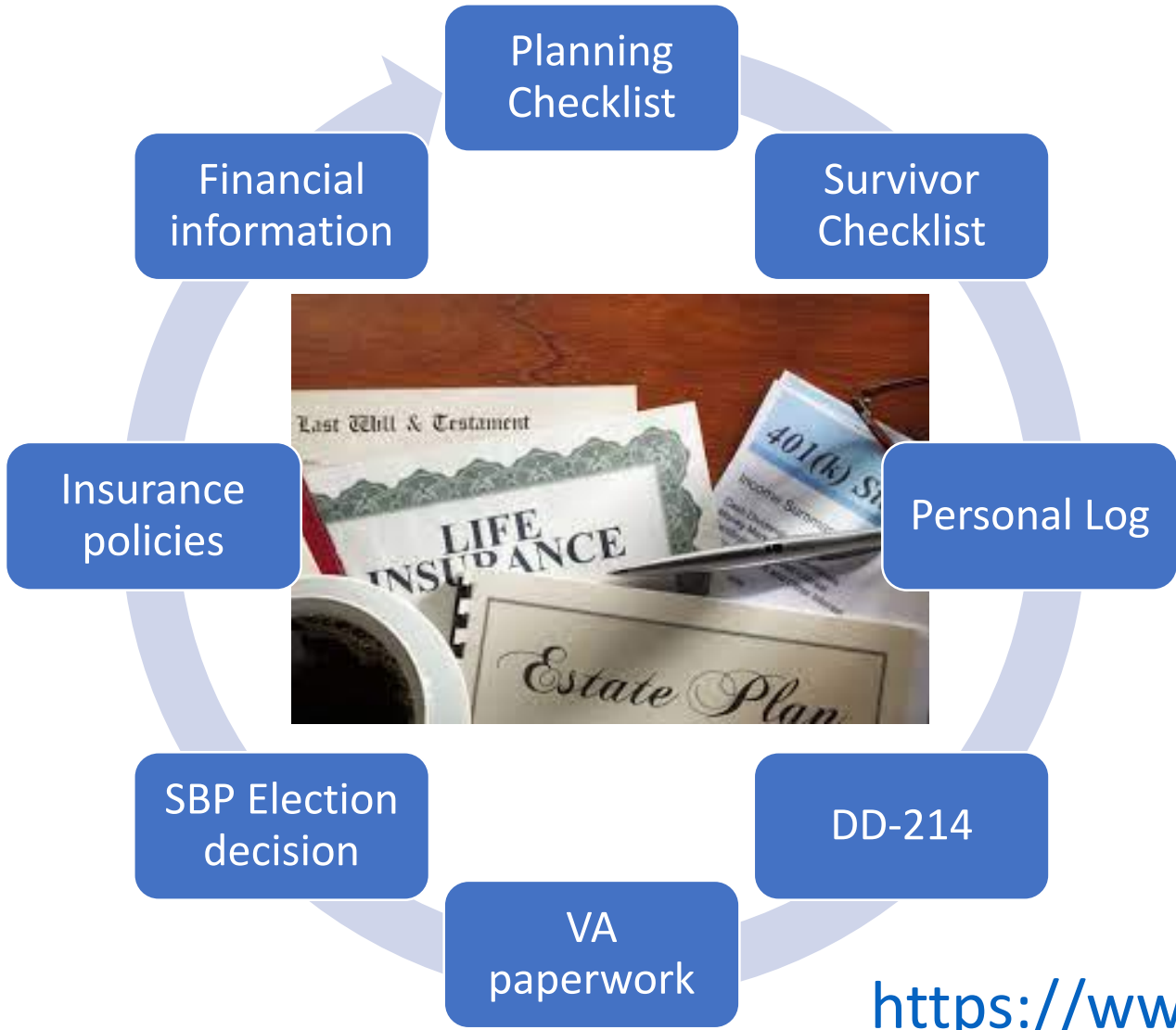
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This module is intended to be a basic guide, with information that generally applies to most situations. Nothing contained herein should be construed as tax-advice. Further, this module is not meant to replace the services of a financial planner, insurance counselor, attorney or tax advisor. Programs mentioned and other information contained herein may change from time-to-time.

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The Importance of Documents for Planning



Don't forget to utilize your free legal service to update your critical planning documents including POAs, medical directives, and beneficiaries!



<https://www.navymutual.org/mission-educate>

Please visit our website for planning resources and today's presentation

Agenda

- ❑ What are your current survivor benefits?
- ❑ What benefits may be available after service?
- ❑ What steps must be taken to protect and access benefits?

Eligibility for benefits revolve around YOUR service or earnings, but your family must understand and apply to get benefits!



Active-Duty Death Monthly Survivor Benefits

E6-10 years service, spouse and two young children

E8-20 years service, spouse and one child

O6-26 years service, spouse and one child

Survivor's Monthly Benefit	E-6	E-8	O-6
VA Spouse Dependency Indemnity Compensation (DIC)	\$1563	\$1563	\$1563
VA Spouse Transition	\$332	\$332	\$332
VA Child (ren) DIC	\$774	\$387	\$387
DOD Survivor Benefit Plan (SBP)	\$1721	\$2529	\$5591
TOTAL	\$4390	\$4811	\$7873

Numbers are approximate
 Note: Coast Guard, NOAA Corp, and USPHS is eligible for SBP even though they do not fall under DoD.

Assumes death is "In The Line of Duty" for DoD and "Service Connected" for VA

Active-Duty Death Survivor Lump Sum Benefits

Most benefits are not rank specific

Benefit Available	Benefit Amount
SGLI (If member had a policy)	Up to \$500,000
Death Gratuity	\$100,000
Social Security Lump Sum	\$255
Tricare Prime Medical Coverage	3 years*
Housing Allowance	1 year
Final Move of HHG	No cost
Funeral/Burial Benefits	Typically Covered by Service

*Over \$500K
of lump
sum
benefits are
available
for eligible
survivors*

*After 3 years eligible spouse survivors would be enrolled under Tricare Retiree Program

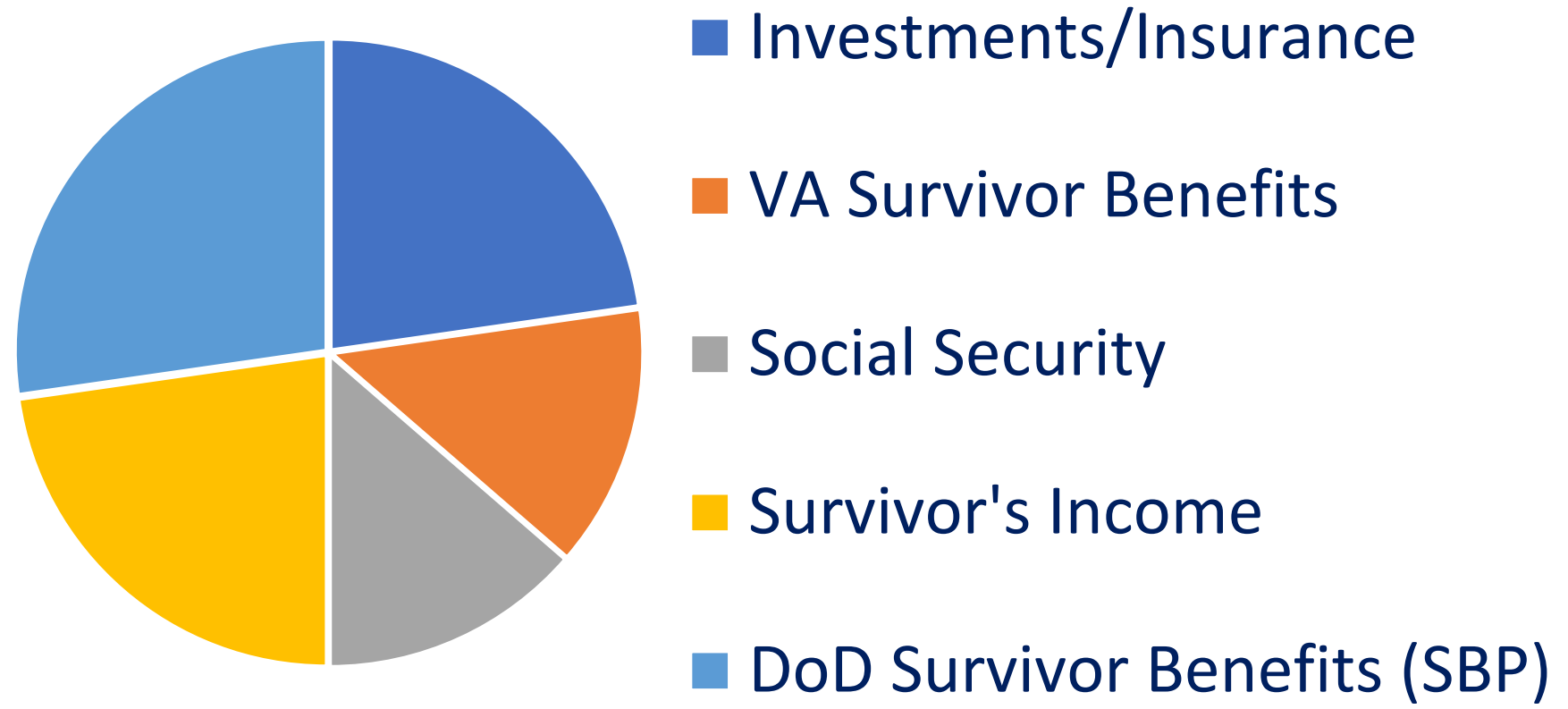
Guaranteed Benefits for Death *After* Service

Benefit	Benefit Amount
SGLI (If after 120 days)	\$0
Death Gratuity	\$0
Social Security Lump Sum	\$255
Tricare Prime Medical Coverage	Lifetime for spouse, children have age eligibility
Housing Allowance	No longer applies
Moving Expenses	No longer applies
Funeral/Burial Cash Allotment	Up to \$2,000

Over \$500K of tax-free lump sum benefits are no longer AUTOMATICALLY available

Survivor Planning: Possible Income Sources

Everyone's "slice of the pie" will be different, and not everyone is eligible for all benefits.



The Survivor Benefit Plan: Costs and Benefits Basics

SBP is the only way a portion of a military retirement continues upon the member's death

MONTHLY PREMIUM COST	MONTHLY SURVIVOR'S BENEFIT
6.5% of elected amount	55% of elected amount
Deducted directly from retirement pay	Taxable
Premium is not taxable	COLA protected



<https://www.dfas.mil/retiredmilitary/provide/sbp/>

The elected amount can be any amount between \$300 and the full monthly gross retirement amount.

Who Can Be An SBP Beneficiary?

Spouse Only

Spouse and Child(ren)

Child(ren) Only

Former Spouse

Former Spouse and Child(ren) of that
Marriage

Insurable Interest *

If a member has no eligible beneficiary at the time of retirement (single, no children) they can enroll at a later date in retirement if they gain an eligible beneficiary

*Only available if no eligible spouse or children at retirement, or if member is a single parent of one child. Premiums are higher.

SBP Election Decision Made on DD-2656

The election is effective midnight of your retirement date

SECTION X - SURVIVOR BENEFIT PLAN (SBP) ELECTION *(You should consult a Survivor Benefit Plan counselor before making an election.)*

If you make no election, maximum coverage will be established for your spouse and/or eligible dependent children

36. SBP BENEFICIARY CATEGORIES *(Check one only. See Instructions and Section X.)*

- a. I ELECT COVERAGE FOR SPOUSE ONLY *I have Dependent Child(ren)* Yes No
- b. I ELECT COVERAGE FOR SPOUSE AND CHILD(REN)
- c. I ELECT COVERAGE FOR CHILD(REN) ONLY *(Spouse concurrence required in Part V if 'Yes' is selected)* *I have a Spouse* Yes No
- d. I ELECT COVERAGE FOR THE PERSON NAMED IN ITEM 39 WHO HAS AN INSURABLE INTEREST IN ME *(See Instructions)*
- e. I ELECT COVERAGE FOR MY FORMER SPOUSE INDICATED IN ITEM 40 *(See Instructions)*
Complete DD Form 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage." Attach/Include court orders or agreements impacting on SBP continuation after divorce.
- f. I ELECT COVERAGE FOR MY FORMER SPOUSE INDICATED IN ITEM 40 AND DEPENDENT CHILD(REN) OF THAT MARRIAGE
(See instructions) Complete DD Form 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage." Attach/Include court orders or agreements impacting on SBP continuation after divorce.
- g. I ELECT NOT TO PARTICIPATE IN SBP *I have eligible dependents under the plan.* Yes No
(If currently married spousal concurrence is required.)

Show Attachment Bar

Spouse **OR** Former Spouse Only Coverage

- **Lifetime benefit**
 - Remarriage before age 55 suspends benefit
 - Benefit reinstated if that marriage ends
- **If married at time of retirement spouse must concur to:**
 - Reduce the elected amount
 - Elect only child coverage
 - Decline SBP coverage
 - Requires notarized signature



Former Spouse Specifics

May be determined by divorce decree; must submit a DD 2656-1 and DD 2656-10 (spouse) within 1 year of court order

Upon the death of the former spouse, the benefit can be reassigned to a current spouse

*If a divorce decree requires former spouse SBP coverage, then current spouse **cannot** be covered.*

Spouse and Child(ren) OR Former Spouse and Child(ren)

- Spouse is the primary beneficiary
- Children are *secondary* if the spouse is not eligible
- Children have age eligibility requirements
- Cost is 6.5% of elected amount **PLUS** a child premium add-on based on age of youngest child
- A disabled child is eligible for life, if designated as such, in the age eligibility window.



<https://actuary.defense.gov/Survivor-Benefit-Plans/>

Children are eligible beneficiaries until age 18 or 22 if in school full-time.

Child Only Coverage

- If married at time of election, spouse must concur, and form must be notarized
- Eligible for benefit only until age 18 or 22 if in school full-time
- Lifetime benefit for qualified disabled child
- **No 6.5% premium**, just child only cost based on retiree's age and age of youngest child



<https://actuary.defense.gov/Survivor-Benefit-Plans/>

There is only one benefit split between eligible children.



Cost and Benefit Examples

Member is 40, Spouse is 38, Youngest Child is 5

	Elected Amount \$2000	Elected Amount \$3000	Elected Amount \$4000
Spouse Coverage Cost	\$130	\$195	\$260
Spouse and Child Cost	\$130.02	\$195.03	\$260.04
Child Only Cost	\$5.40	\$8.10	\$10.80
SBP Benefit (Before COLA Adjustments)	\$1100	\$1650	\$2200

<https://actuary.defense.gov/Survivor-Benefit-Plans/>

Cost and Benefit Examples ETAP

Member is 46, Spouse is 46, and Youngest Child is 12

	Elected Amount \$4000	Elected Amount \$6000	Elected Amount \$8000
Spouse Coverage Cost	\$260	\$390	\$520
Spouse and Child Cost	\$260.04	\$390.06	\$520.08
Child Only Cost	\$7.20	\$10.80	\$14.40
SBP Benefit (before COLA)	\$2200	\$3300	\$4400

<https://actuary.defense.gov/Survivor-Benefit-Plans/>

How Long Do You Pay Premiums?

- Pay a maximum of 30 years (360 payments) **AND** until age 70
- Premiums stop when there is no eligible beneficiary
- Decision to participate is revocable **only** during a specific time
 - Can terminate **only** between 2nd-3rd year after retirement, complete DD 2656-2
 - Permanent decision; requires spouse's notarized consent
 - No refund to retiree



Will SBP Benefits Exceed the Cost?

Number of Years Premiums Paid	Amount of Time for Annuity to Total Exceed Premiums Paid
5 years	8 months
10 years	1 year, 1 month
15 years	1 year, 6 months
20 years	1 year, 10 months
25 years	2 years, 2 months
30 years	2 years, 5 months

**Cost
Vs.
Benefit Break
Even
Points**

Regardless of the elected amount, even if you pay all 360 payments, your spouse only has to outlive you about 2 ½ years to break even.

Assuming a male retiree and a female spouse...

- 75% of spouses will outlive the retiree by at least 4 years
- 50% of spouses will outlive the retiree by at least 9 years
- 25% of spouses will outlive the retiree by at least 16 years

Adjustable Assumptions:

- 22% tax bracket when paying premiums
- 12% tax bracket for survivor
- Inflation 2.5%
- Interest rate 4.00%

Understand the Value of YOUR Benefit

Elected Amount: \$3000

Tax Bracket Paying Premiums: 26%

Surviving Spouse Tax Bracket: 22%

Inflation 2.5%
Interest Rate: 4%

Year	Member Age	Spouse Age	Annual Cost After Taxes To Retiree	Cumulative Cost After Taxes To Retiree	Annual Benefit After Taxes For Spouse	Lifetime Value of Benefit If Member Dies In This Year*
2023	40	40	\$1,732	\$0	\$15,444	\$582,751
2024	41	41	\$1,764	\$1,734	\$15,734	\$586,263
2028	45	45	\$1,947	\$9,075	\$17,367	\$598,705
2033	50	50	\$2,203	\$19,331	\$19,649	\$609,420
2038	55	55	\$2,493	\$30,936	\$22,231	\$613,658
2043	60	60	\$2,820	\$44,065	\$25,152	\$608,799
2048	65	65	\$3,191	\$58,919	\$28,458	\$590,337
2053	70	70	\$3,610	\$75,725	\$32,197	\$558,939
2058	75	75	\$0	\$75,725	\$36,428	\$512,735
2063	80	80	\$0	\$75,725	\$41,215	\$448,638
2068	85	85	\$0	\$75,725	\$46,631	\$370,554
2073	90	90	\$0	\$75,725	\$52,759	\$290,186
2078	95	95	\$0	\$75,725	\$59,692	\$219,077
2083	100	100	\$0	\$75,725	\$67,536	\$163,709

<https://actuary.defense.gov/Survivor-Benefit-Plans/>

Understand the Value of YOUR Benefit--ETAP

Elected Amount: \$6000

Tax Bracket Paying Premiums: 26%

Surviving Spouse Tax Bracket: 22%

Inflation 2.5%
Interest Rate: 4%

Year	Member Age	Spouse Age	Annual Cost After Taxes To Retiree	Cumulative Cost After Taxes To Retiree	Annual Benefit After Taxes For Spouse	Lifetime Value of Benefit If Member Dies In This Year*
2023	46	46	\$3,463	\$0	\$30,888	\$1,021,899
2024	47	47	\$3,528	\$3,469	\$31,467	\$1,025,462
2028	51	51	\$3,894	\$18,150	\$34,734	\$1,036,598
2033	56	56	\$4,406	\$38,663	\$39,298	\$1,040,100
2038	61	61	\$4,985	\$61,871	\$44,462	\$1,026,831
2043	66	66	\$5,640	\$88,129	\$50,305	\$990,012
2048	71	71	\$6,381	\$117,838	\$56,915	\$931,579
2053	76	76	\$7,220	\$151,451	\$64,395	\$847,135
2058	81	81	\$0	\$151,451	\$72,857	\$732,721
2063	86	86	\$0	\$151,451	\$82,431	\$598,917
2068	91	91	\$0	\$151,451	\$93,263	\$465,640
2073	96	96	\$0	\$151,451	\$105,518	\$351,796
2077	100	100	\$0	\$151,451	\$116,472	\$278,683

<https://actuary.defense.gov/Survivor-Benefit-Plans/>



SBP Decision Considerations

Life Expectancy

**Survivor's Income
Earning Potential**

**Value of Assets
(Savings,
Investments,
Insurance)**

**Value of Tax Free
Premiums**

**Need for
Continuation of
Partial Retired
Pay**

**Value of COLA
Protected
Benefits**

**Long-Term Care
Cost
Considerations**

SBP and Life Insurance Comparison

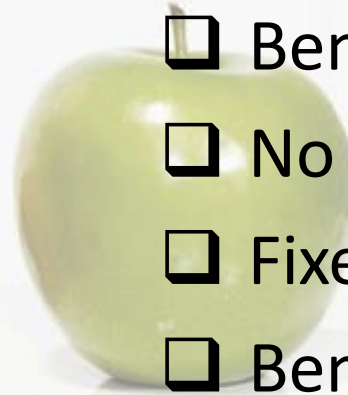
SBP

- Pre-tax premiums
- Benefits taxable
- COLA** increase
- Lifetime beneficiary payment
- Beneficiaries fixed
- Age, health, lifestyle **NOT** considered



Life Insurance

- After tax premiums
- Benefits tax free
- No COLA increase
- Fixed benefit amount
- Beneficiaries may be changed
- Age, health, lifestyle **ARE** considered



Keep in mind, SBP and life insurance can be used together for a comprehensive plan.

SBP vs Insurance Comparison

Sample rates for 45 year old non-smoking male

Coverage amount	20-year term	30-year term	Whole
\$100,000	\$20.12	\$31.79	\$193.00
\$250,000	\$35.11	\$59.42	\$456.50
\$500,000	\$60.58	\$105.09	\$909.00
\$750,000	\$87.87	\$154.64	\$1,361.50
\$1,000,000	\$112.52	\$197.52	\$1,774.00

When comparing SBP to life insurance, many people find that a whole life policy is a better comparison as it is a guaranteed payout like SBP. You could outlive a term policy and there would not be a payout.

www.policygenius.com

Methodology: Average monthly estimated term life insurance rates are for male and female non-smokers with a Preferred health Term life insurance averages are based on a composite of policies offered by various companies. Rates may vary by insurer, term, coverage amount, health class, and state.

Life Insurance Considerations



How Much Do You Need?



Term vs Whole Life



VA Life Insurance Programs



Health and Age Considerations



Comparison Shop

A life insurance needs calculator can determine the amount that is right for you based on your current situation.

<https://insurance.va.gov/NeedsCalculator>

Consider the pros and cons of different types of life insurance.

SBP vs Life Insurance Example

Life Insurance Versus SBP For First Five Years And Five Year Increments Thereafter Up to the Year Insurance Runs Out Or Year of Spouse's Expected Death

Elected Amount:
\$3000

Spouse Age: 46
Member Age: 46

Surviving Tax
Bracket: 22%

Inflation: 2.5%
Interest Rate: 4%

Year	Spouse Age	*Life Insurance Proceeds	Annual SBP After Taxes
2040	57	\$500,000	\$23,357
2041	58	\$491,893	\$23,940
2042	59	\$482,940	\$24,539
2043	60	\$473,101	\$25,152
2044	61	\$462,332	\$25,781
2045	62	\$450,589	\$26,426
2050	67	\$375,570	\$29,898
2055	72	\$268,406	\$33,827
2060	77	\$121,171	\$38,272
2063	80	\$2,869	\$41,215
2064	81	\$0	\$42,246

As Of Today, Your Spouse Is Expected To Live To 88*.

The Average Life Expectancy for a Woman Who Survives to Age 57 is Another 32* Years.

*Assumes average life expectancies for military spouses. See Mortality & Health.

**If your spouse receives a \$500,000 insurance payment in 2040, invests it at 4.00%, and withdraws the amount of her SBP benefit each month, the insurance would be expected to run out in 2063 when she will be 80!*

SBP vs Life Insurance Example--ETAP

Life Insurance Versus SBP For First Five Years And Five Year Increments Thereafter Up to the Year Insurance Runs Out Or Year of Spouse's Expected Death

Elected Amount:
\$6000

Spouse Age: 46
Member Age: 46

Surviving Tax
Bracket: 22%

Inflation: 2.5%
Interest Rate: 4%

Year	Spouse Age	*Life Insurance Proceeds	Annual SBP After Taxes
2040	63	\$500,000	\$46,713
2041	64	\$468,186	\$47,881
2042	65	\$434,194	\$49,078
2043	66	\$397,927	\$50,305
2044	67	\$359,283	\$51,563
2045	68	\$318,156	\$52,852
2050	73	\$71,313	\$59,797
2051	74	\$2,695	\$61,292
2052	75	\$0	\$62,824

As Of Today, Your Spouse Is Expected To Live To 88*.

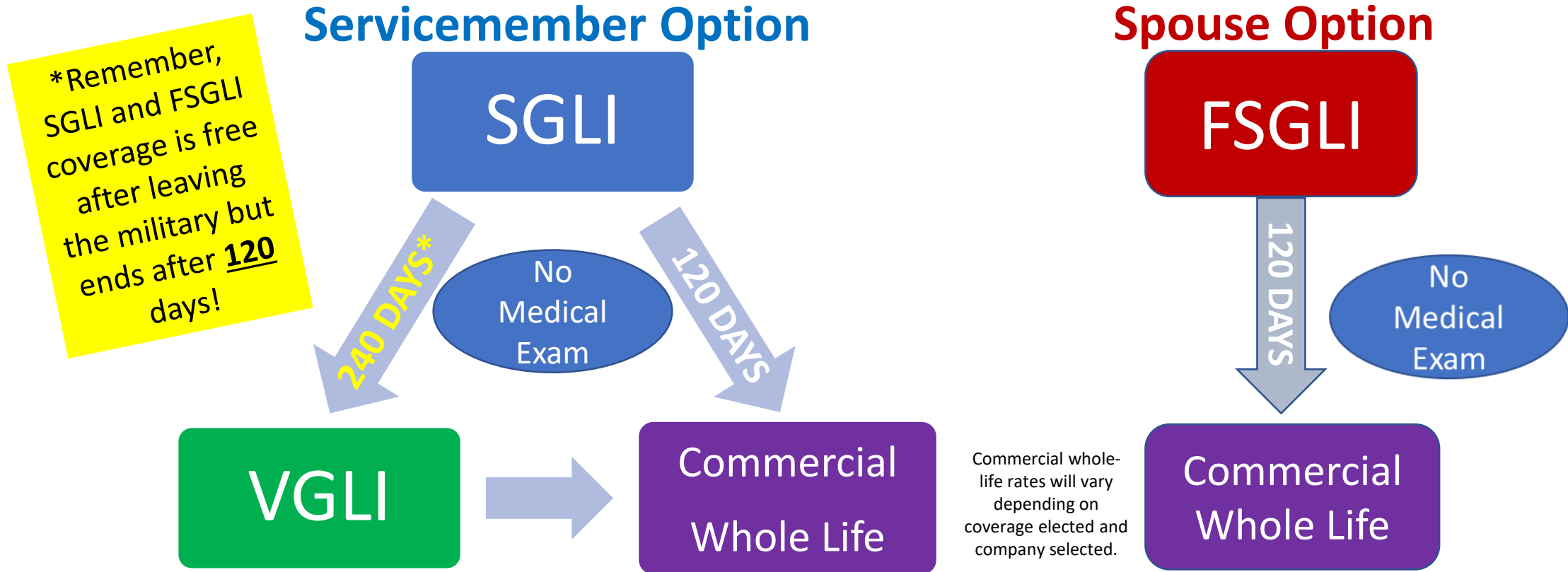
The Average Life Expectancy for a Woman Who Survives to Age 63 is Another 27* Years.

*Assumes average life expectancies for military spouses. See Mortality & Health.

**If your spouse receives a \$500,000 insurance payment in 2040, invests it at 4.00%, and withdraws the amount of her SBP benefit each month, the insurance would be expected to run out in 2051 when she will be 74!*

Converting What You Have: SGLI and FSGLI

For conversion information visit: <https://benefits.va.gov/INSURANCE/converting.asp>



**VGLI is available for 1 year and 120 days after separation but requires medical underwriting after 240 days.*



Key Features of Veterans Group Life Insurance

No proof of medical insurability if elected within 240 days of separation

Coverage election amounts can be changed

Convertible to commercial whole life policy

Accelerated death benefit option

Ability to cancel or reduce at anytime

No Traumatic Injury Protection

<https://www.va.gov/life-insurance/options-eligibility/vgli/>

Current VGLI Monthly Premium Rates

Age	\$400K	\$200K	\$100K
< 30	\$28	\$14	\$7
30	\$36	\$18	\$9
35	\$48	\$24	\$12
40	\$64	\$32	\$16
45	\$84	\$42	\$21
50	\$132	\$66	\$33
55	\$240	\$120	\$60
60	\$396	\$198	\$99
65	\$588	\$294	\$147
70	\$904	\$452	\$226
75	\$1712	\$856	\$428
80	\$1800	\$900	\$450



What are the pros and cons of VGLI?

Rates can be found at:

<https://www.va.gov/life-insurance/options-eligibility/vgli/>

VA Life Program-New in 2023



Whole Life

VALife is a whole life insurance product that **builds cash value**. While there is no cash value **within the first two years of enrollment**, you can still access the cash value **after two years** if your VALife policy lapses or you decide to cancel.



No Deadline to Apply

There is no time limit to apply if you are age 80 or under.



Guaranteed Acceptance

You are **not** required to answer any health questions or have a medical exam to get coverage.



Waiting Period

VALife has a **two-year waiting period before the full amount of the policy is in effect**. VA will pay your beneficiaries the total value of all your paid premiums plus interest if you pass away within two years of entering the program. The full face amount of your coverage will be payable to your beneficiaries after the two-year waiting period.



Locked-In Premium Rates

Your premium rate (the amount you'll pay each month or annually for your coverage) depends on your age and the amount of coverage you elect. The premiums for VALife are based on the age at which you enroll. Once your policy is issued, the premium is locked-in and never increases.



Substantial Coverage

VALife offers more coverage than most commercially available guaranteed acceptance insurance programs—up to \$40,000 in coverage, in \$10,000 increments.

Premiums Remain Fixed

AGE	\$20K	\$40K
25	\$26.40	\$52.80
35	\$36.60	\$73.20
45	\$53.20	\$106.40
50	\$65	\$130

**Scan This
To Learn More
About VALife!**



Social Security Benefits

Survivor Benefits:

- Spouse caring for children under age 16
- Children until age 18 (or finish high school)
- Spouse at age 60 at a reduced amount
- Income limits apply

Retirement Benefits:

- Earliest claim at age 62, benefit reduced % of Primary Insurance Amount (PIA), 70%
- Full SS age 67, benefit 100%
- Age 70, max benefit of 130%



www.ssa.gov/myaccount/

Remember: Survivors MUST apply for social security benefits!



Your Social Security Statement

Important Information That May Affect Your Benefits

The Retirement, Disability, and Survivors Benefits below are based on your earnings that were taxed for Social Security. These amounts may be affected if you participate in a retirement plan or receive a pension based on earnings not covered by Social Security.

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work - up to four each year.

Your full retirement age is **67**, based on your date of birth: September 25, 1976. As shown in the chart, you can start your benefits at any time between ages 62 and 70. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$41,734 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about **\$1,217 a month**.

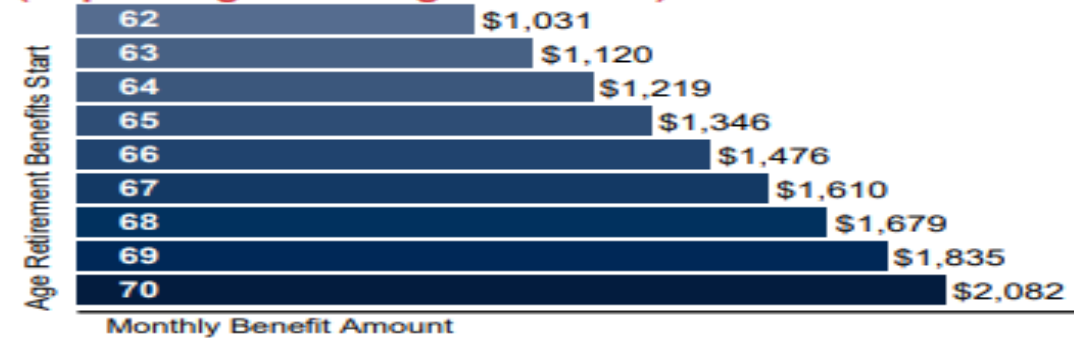
Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$982
Spouse, if caring for a disabled child or child younger than age 16:	\$982
Spouse, if benefits start at full retirement age:	\$1,309
Total family benefits cannot be more than:	\$2,010

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Medicare

You have enough credits to qualify for Medicare at age 65.

Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY **1-877-486-2048**).

Retirement Funds Can Provide Income:

What Are Your Options for TSP When You Leave The Service?

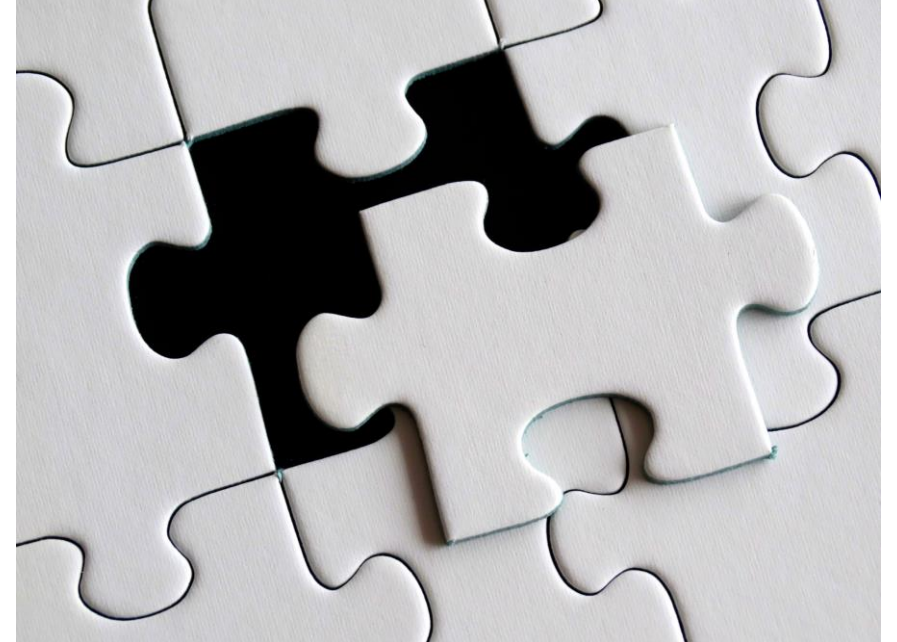
Keep It	Keep your TSP—low expenses!
Roll Out	Roll it over to another eligible retirement account
Roll In	Roll other eligible funds into it
Withdraw	Withdraw the funds (potential penalties and taxes)
Continue	Continue to pay a current loan, but no new loans in retirement
Update	Update beneficiaries!



A surviving spouse can have a TSP beneficiary account that provides many of the same features.

Summary: Putting It All Together

- **SBP:** Retirees must decide prior to retirement date
- **SGLI: Coverage ends 120 days** after leaving service, VGLI conversion guaranteed for 240 days
- **TSP:** Many options for post service
- **Most** government benefits provide monthly COLA protected income, *not a lump sum*
- **Benefits Must Be Applied For!**



Spouse couldn't attend today?

Need a refresher?

*Join us virtually!
3rd Friday every month*



Scan to Access
the Class

Join us for our next virtual
Candid Conversations
To learn about your service benefits and financial resources for your family.



A military career provides some great benefits to take care of a member's family if they were to pass away while serving. How do you continue the protection post-service? Join us to explore your survivor benefit resources.

Date: 3rd Friday of each month
Time: 12 pm and 7 pm EST

Location: Virtual (you choose!)
<https://naaa.adobeconnect.com/survivorbenefits/>

Spouses Welcomed and Encouraged To Attend!
Class is open to *all* members of the uniformed services and/or their spouses.
Get comfortable, grab your device, and join us to learn more.



Topics Covered Include:

- The Survivor Benefit Plan (SBP)
- VA Survivor Benefits (DIC and DEA)
- Social Security Retirement Benefits
- TSP Options (post-service and for survivors)



*Can't make these times?
For more information or to schedule a 1:1 appointment, contact our Education and Veteran Services Team at education@navymutual.org (888) 298-4442*

For over 40 years, Navy Mutual has been a DoD approved educator and a trusted source for unbiased survivor planning information. It's part of our mission, and we are proud to educate those who serve.

Questions?



We're Here to Help!

Contact our

Education & Veterans Services Team

Benefits Questions:

education@navymutual.org

VA Disability Claims Assistance:

vso@navymutual.org



Education and Veterans Services
888-298-4442

Education & VSO Line: (888) 298-4442