



Survivor SBP Newsletter

Spring 2026

Retired and Annuitant Pay Director's Message

Hello and welcome to the spring 2026 edition of the Survivor Benefit Plan (SBP) Survivor Newsletter. This edition features many articles that will help you better manage your SBP. The Active Duty/Line of Duty Survivors Spotlight highlights a change in the law from 2023 describing surviving spouses eligibility to receive SBP. We also have an Active Duty/Line of Duty Survivors article on the upcoming virtual symposium hosted by the DoW on June 12, 2026.

Please check out article on recent upgrades made to AskDFAS. AskDFAS is a great tool for you to use when sending documents to us or if you have a question. Other articles in this issue include information on DFAS 411, the school Certification process, and some quick hitting "Did You Know" articles and the pay calendar for the rest of 2026.

Thank you for taking the time to read about what we have been working on for you. We are grateful for the opportunity to support the families of the brave men and women who served this country. Have a great summer and please watch for the next edition in fall 2026.

Julie Burandt-Partin
Director, Retired and Annuitant Pay

Active Duty/Line of Duty Survivors Spotlight

Spring 2026: Can You Help Us Spread the Word About the SBP Optional Child Annuity Changes?

In 2023, the law changed to allow SBP annuitant to receive benefits from both SBP and the VA (DIC spell out). There are families and surviving spouses eligible to receive SBP, that we have not heard from. Please help us spread the word to those families, surviving spouses or children who may be eligible to receive Survivor Benefit Plan (SBP) payments.

Some families may not know they are eligible for payments, especially if the child or children turned 18 or 22 years old and payments had stopped at that time.

Here are a few facts about this 2023 change to the Survivor Benefit Plan:

- When a service member died on active duty or inactive duty, in the line of duty, after October 7, 2001, the surviving spouse could request to have the SBP payments made to an eligible child or children. This was called the Optional Annuity for Dependent Children or the “Optional Child Annuity.”
- When the Optional Child Annuity was requested, after the child or children were no longer eligible, no SBP was paid.
- The National Defense Authorization Act for Fiscal Year 2020 repealed the authority for the Optional Annuity for Dependent Children as of January 1, 2023. This means the SBP annuity now reverts to the surviving spouse if she or he submits documentation and is eligible.
- The SBP annuity can now be paid to the eligible surviving spouse even if the SBP payments had stopped many years ago because Optional Child Annuity was requested and the child/children were no longer eligible.
- An eligible SBP child annuitant can still receive the SBP monthly payment if DFAS receives documentation that the surviving spouse is not eligible.

Thank you for your help in spreading the word! Please see our special focus webpage for details regarding the changes: <https://www.dfas.mil/sbp2023childoptrev>

From Our Partners: Join Us for the Defense Department’s Survivor Symposium on June 12, 2026

The Survivor Symposium series underscores the Defense Department’s commitment to providing support for survivors of active-duty deaths. This virtual event focuses on educating surviving family members of service members who died while on active duty about their survivor benefits, entitlements and available resources — as well as addressing any questions or concerns they may have. The next symposium will be June 12, 2026, from noon to 3 p.m. EDT. During the June event, experts will:

- Updates from the DOW, Defense Finance Accounting Service and Department of Veterans Affairs
- Tax planning considerations for military survivors
- Details about the College Success Roadmap Series, including financial, scholarship and benefit resources for the 2026-2027 academic year

Learn more about the June 12, 2026, DoD Survivor Symposium and the series at:

<https://www.militaryonesource.mil/casualty-mortuary-affairs/casualty-assistance/survivor-symposium-series/>

Sign up for The Survivor Connection eNewsletter to receive updates about future symposiums at

<https://www.militaryonesource.mil/epublications/the-survivor-connection-enewsletter-archives/>

Don't Miss It! AskDFAS Tips Video to Help SBP Annuitants and Survivors

We want to ensure you know about a fantastic resource that can make managing your account simpler: the “AskDFAS Tips” video on the DFAS YouTube channel.

The short, five-minute video, titled “*AskDFAS Tips: A Simple Way to Manage Your Retired or SBP Pay Account*,” is a helpful guide to the online tools available on AskDFAS. I

f you have ever needed to submit a form, change your pay account details, or ask a question, this video is for you. Join more than 21,000 fellow customers who have watched this video to learn more about using our tools and managing pay!

Tools Designed for You, Especially in Times of Need

We are always working to improve your experience, and your feedback is essential. The online tools featured in the video are a direct result of requests for more accessible, 24/7 service.

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The AskDFAS platform allows you and your loved ones to submit requests and find answers anytime, from anywhere in the world.

AskDFAS includes specific categories for SBP annuitants and survivors. For general questions or to upload forms, you can use the "SBP Annuitant - Ask A Question" or "SBP Annuitant/Survivor - Form Upload Tools" categories.

We also have a dedicated category called "Report a Death / Survivor - Ask a Question" that allows for reporting the death of an SBP annuitant in receipt of annuity pay. This special category also offers tailored question and answer (Q&A) assistance to help guide you and your family through a difficult time of loss and ensure you receive the support you need.

Are you still a little hesitant about navigating these online tools? Don't worry! The video walks you through the process step-by-step. You can find the AskDFAS Tips video and other great resources on the [DFAS Quick Tools webpage \(https://www.dfas.mil/raquicktools\)](https://www.dfas.mil/raquicktools).

Our goal is to empower you to manage your account with confidence. Help us continue to spread the word by sharing the video with fellow SBP annuitants and survivors. Let's make managing your pay easier for everyone.

Easier Access for SBP Annuitants: DFAS411 Phone Menu Enhancements

(Note: You can still reach Retired & Annuitant Pay Customer Service by calling 800-321-1080 or the local phone number 317-212-0551. In addition to those phone numbers, you can call the DFAS411 number to reach Retired & Annuitant Pay Customer Service.)

We're excited to share updates to the DFAS Customer Care Phone Menu (1-888-332-7411) to make it easier for you, as an SBP annuitant, to reach the right representative for your needs.

What's New For You

The DFAS411 (1-888-332-7411) phone line now begins by asking you to identify what type of caller you are. By selecting the "Annuitant" option early in the call, you will no longer need to listen to menu options that do not apply to you.

Navigating the New Prompts

Here is a step-by-step guide to navigating the new phone menu to get the help you need:

1. Call the DFAS411 phone line at **1-888-332-7411**.
2. Press **Option 2** for Retirees, Annuitants, and Former Spouses.
3. From the next menu, press **Option 2** to identify yourself as an Annuitant.
4. Continue to listen and follow the prompts that best match your reason for calling.

Additionally, please note that Option 1 on the main menu is for those calling to report the death of a retiree or to check on an existing Casualty claim.

Self-Service: Your Fastest Option

The new phone menu is designed to get you to the right person more efficiently, however, wait times to speak with a Customer Service Representative can still be long, especially during peak periods like tax season. Skip the wait by using our self-service tools as they are the quickest and easiest way to manage your account.

- **myPay:** Accessing [myPay \(https://mypay.dfas.mil\)](https://mypay.dfas.mil) is the best way to instantly obtain your tax documents (like your 1099-R) and update your personal information, such as your bank account or mailing address.
- **AskDFAS:** You can submit a request through AskDFAS to have a tax statement reissued by mail. To learn more, visit our [AskDFAS Online Tools for SBP Annuitants webpage \(https://www.dfas.mil/sbpannonlinetools\)](https://www.dfas.mil/sbpannonlinetools).

Using these online options helps keep the phone lines open and wait times lower for fellow SBP annuitants who require assistance with issues that cannot be resolved through self-service.

Did You Know? Survivor SBP Newsletter April 2026

We recognize that Survivor Benefit Plan (SBP) annuity pay is complex and certain aspects can be difficult to understand. In this issue of the DFAS Survivor SBP Newsletter, we will share a few helpful tips for survivors.

- **Did you know...** you can manage your federal tax withholding directly with us? Simply submit an IRS Form W-4P through myPay, AskDFAS, by mail, or by fax. We will then withhold federal income taxes from your annuity payments accordingly. Each January, you will receive a 1099-R from us to assist you in filing your annual tax return.

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- **Did you know...** surviving spouses maintain their SBP eligibility until death as long as they do not remarry before age 55? If a spouse annuitant remarries before age 55, annuity payments are suspended. However, if the marriage of an annuitant (who remarried before age 55) later ends for any reason, their eligibility for the annuity is reinstated and effective on the first day of the month the marriage ends. The annuity payments will restart once DFAS receives and processes the notification and required documents. *Please note that child annuitants lose eligibility if they marry at any age.*

- **Did you know...** DFAS recognizes various types of third-party representation for annuitants who need help managing their account? However, one type of representation DFAS does not recognize for annuitants is Durable Power of Attorney (DPOA). Currently, DFAS is authorized by law to accept a DPOA for retiree accounts only. A full explanation of acceptable forms of representation can be found on the [Powers of Attorney/Third Party Representatives webpage \(https://www.dfas.mil/annthirdparty\)](https://www.dfas.mil/annthirdparty).
- **Did you know...** child annuitants between 18 and 22 must regularly certify their status as an unmarried, full-time student to continue receiving SBP annuity payments? For both high school and college students turning 18 and over 18, the DD Form 2788 School Certification Form is the only required form for annual certification. More information is available on our [School Certifications webpage \(https://www.dfas.mil/schoolcerts\)](https://www.dfas.mil/schoolcerts).
- **Did you know...** you can update your mailing address with us 24/7? Keeping your mailing address current is crucial. The easiest and most convenient way to update your address is in myPay (<https://mypay.dfas.mil>). You can also request an address update using our [AskDFAS Online Tools \(https://www.dfas.mil/AskDFAS\)](https://www.dfas.mil/AskDFAS). If you'd like to send a written request, you can send it by mail, fax or by uploading it using our AskDFAS online upload tool. Be sure to include your full name, Social Security number and the member's Social Security number. Remember to sign and date any written correspondence.
- **Did you know...** in addition to keeping your mailing address updated with DFAS, it's important to keep your information current with your loved one's Branch of Service if you are a surviving spouse or child of a member who died on active duty, or inactive duty, in the line of duty?

DFAS Webpages for Survivors

- [Manage Your SBP Annuity \(https://www.dfas.mil/managesbp\)](https://www.dfas.mil/managesbp)
- [Quick Tools \(https://www.dfas.mil/raquicktools\)](https://www.dfas.mil/raquicktools)
- [Understanding SBP, DIC, and SSIA \(https://www.dfas.mil/sbpdicssia\)](https://www.dfas.mil/sbpdicssia)
- [School Certifications \(https://www.dfas.mil/schoolcerts\)](https://www.dfas.mil/schoolcerts)
- [How to Claim a Retiree's Arrears of Pay \(https://www.dfas.mil/retireeaop\)](https://www.dfas.mil/retireeaop)
- [Start an SBP Annuity \(https://www.dfas.mil/startsbp\)](https://www.dfas.mil/startsbp)

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- myPay (<https://mypay.dfas.mil>)
- [AskDFAS \(https://www.dfas.mil/askDFAS\)](https://www.dfas.mil/askDFAS) (click on Retirees & Annuitants)
- [DFAS Facebook \(https://www.facebook.com/DFASofficial\)](https://www.facebook.com/DFASofficial)
- [DFAS YouTube \(https://youtube.com/dfas\)](https://youtube.com/dfas)

Note: The information on this website is provided to explain typical situations regarding retiree and annuitant benefits. For details and exceptions, please see applicable laws, financial management regulations, and instructions.

Annual School Certification: Time to Act

The end of the school year signals an important annual requirement for Survivor Benefit Plan (SBP) child annuitants between the ages of 18 and 22. To remain eligible and continue receiving your annuity payments without interruption, you must certify your full-time school attendance with the Defense Finance and Accounting Service (DFAS).

Understanding the Two Key Documents in Your Packet

Your annual school certification packet from DFAS contains two critical documents that you must complete and return.

Document Name	Purpose	What You Need to Do
DD Form 2788: School Certification	This is your future-looking statement. You use this form to officially declare your intention to attend school on a full-time basis for the upcoming school year.	You must fill this form out. DFAS provides an online "Form Wizard" to help you do this accurately.
Child Annuitant's Certification for Previous Attendance Letter	This is your past-looking verification. This letter comes pre-populated with the enrollment information DFAS has on file for the school year that is ending.	If correct: Simply sign and date the letter. If incorrect: You must contact DFAS immediately to correct the record and avoid potential overpayment and debt. Instructions are on the letter.

DFAS must receive both the completed DD Form 2788 and the signed Previous Attendance Letter to certify your eligibility.

Completing Your Forms with the DD Form 2788 Form Wizard

DFAS strongly encourages you to use the online Form Wizard for your DD Form 2788. It simplifies the process by asking you a series of questions and automatically placing your answers in the correct fields on the form, minimizing errors.

How to Use the Form Wizard:

1. Access the Wizard: Navigate to the [Retired & Annuitant Pay Forms Library](https://www.dfas.mil/RetiredMilitary/forms/) (<https://www.dfas.mil/RetiredMilitary/forms/>) and find the DD Form 2788 Form Wizard.
2. System Requirements:
 - The wizard must be downloaded and opened on a Windows or Mac computer. It is not compatible with mobile devices (phones, tablets) at this time.
 - You will need PDF software, such as the free version of Adobe Acrobat, to use the wizard.
3. Answer the Questions: Proceed through the wizard, answering each question about your enrollment and intentions.
4. Finalize the Form: Once complete, the wizard gives you two options:
 - **Preferred Method:** Electronically Sign & Submit: You can sign the form digitally and use a button to go directly to the AskDFAS online upload tool.
 - **Alternate method:** Print and Sign Manually: You can generate a completed PDF of the form to print, sign by hand, and then scan.

Security Note: The Form Wizard handles Personally Identifiable Information (PII). It is recommended that you do not save the form on a shared or public computer.

Submitting Your Documents via the AskDFAS Online Upload Tool

You can also submit your documents through the secure AskDFAS online portal. This tool works on computers and mobile browsers.

1. Prepare Your Documents: Make sure you have digital copies (PDFs) of:
 - Your completed and signed DD Form 2788.
 - Your signed and dated Previous Attendance Letter.
2. Go to the <https://www.dfas.mil/dd2788upload> (<https://www.dfas.mil/dd2788upload>)

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3. **Create a Submission Ticket:** Fill out the required fields with your personal information as prompted.
4. **Upload Your Files:** Attach both PDF documents to the ticket. You can attach them as separate files on the same ticket.
5. **Include Retiree's SSN:** Before uploading, ensure the retiree's Social Security Number is present on all documents you are submitting. This is critical for matching the forms to the correct account.

Benefit of Using AskDFAS: You will receive a digital status notification via email. DFAS will update you when your submission is (1) received, (2) assigned to a DFAS technician, and (3) completed, giving you peace of mind that your certification is being processed.

Important Life Changes

- If DFAS does not receive both completed documents by the first day of the last month of your current school year, your SBP annuity payments will be suspended.
- **Other Eligibility Changes:** Your SBP annuity is dependent on your status. You must contact DFAS immediately if:
 - You get married.
 - You drop below full-time enrollment or stop attending school.

Failure to report these changes promptly can lead to a significant debt from overpayment, which you will be required to pay back.

For additional checklists and resources, visit the [School Certifications webpage](https://www.dfas.mil/schoolcerts) (<https://www.dfas.mil/schoolcerts>).

Pay Schedule

To help you plan for 2026, below is a list of the days you should expect to receive your pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees are paid on the last business day of the month and annuitants are paid on the first business day of month. For example, March 1, 2026 is a Sunday. Therefore, for the February 2026 entitlement, retirees are scheduled to receive payment on February 27, 2026. Annuitants are scheduled to receive payment on March 2, 2026. Please see the chart for each month in 2026.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
December 2025	December 31, 2025	January 2, 2026
January 2026	January 30, 2026	February 2, 2026
February 2026	February 27, 2026	March 2, 2026
March 2026	April 1, 2026	April 1, 2026
April 2026	May 1, 2026	May 1, 2026
May 2026	June 1, 2026	June 1, 2026
June 2026	July 1, 2026	July 1, 2026
July 2026	July 31, 2026	August 3, 2026
August 2026	September 1, 2026	September 1, 2026
September 2026	October 1, 2026	October 1, 2026
October 2026	October 30, 2026	November 2, 2026
November 2026	December 1, 2026	December 1, 2026
December 2026	December 31, 2026	January 4, 2027