



Survivor SBP Newsletter

Fall 2025

Director's Message

As the leaves begin to turn and a familiar crispness fills the air in Cleveland, we welcome you to the fall edition of our Survivor SBP Newsletter. Inside, we have plenty of news and information to keep you updated on your Survivor Benefit Plan (SBP) benefits.

First, if you are an SBP annuitant who receives your monthly annuity by mailed paper check, please pay close attention to this article for very important information.

If you are an Active Duty or Line of Duty survivor, please see the Spotlight article which has information especially for you about keeping your account up to date.

In other news, we have fully redesigned our Forms Library webpage, making it easier for you to find the forms you need. Check out this article to learn more.

Tax season is just around the corner, and we have a great article on how you can prepare for it.

Inside you'll also find the pay calendar for 2026. As a reminder, SBP pays on the first business day of the month. So, if the first of the month falls on a weekend or holiday, you will be paid on the next business day.

We also have informative articles on how remarrying before the age of 55 can affect SBP eligibility, what is required from child annuitants when they turn 18, and more. I encourage you to read every article to get all the information you need.

Thank you so much for taking the time to read our newsletter. We are always looking for ways to deliver the best customer service possible and that starts with keeping you informed. It is truly an honor to serve the families of those who served. We wish you a safe and happy holiday season, and we'll see you again in the Spring 2026 newsletter.

Active Duty/Line of Duty Survivors Spotlight: Who Should SBP Annuitants Contact to Keep Their Accounts Up To Date?

It is very important for SBP Annuitants to update contact information with the Defense Finance and Accounting Services (DFAS), Defense Enrollment and Eligibility Reporting System (DEERS), and the Department of Veterans Affairs (VA). This will ensure vital information is delivered timely. Unfortunately, updating one will not update other agencies. This article breaks down how you can update each agency you receive benefits from.

Keep DFAS Informed

DFAS is the agency that processes your Survivor Benefit Plan (SBP) payments. It is important to keep DFAS up to date on address changes so information regarding your SBP, including payment, tax, and changes to the plan, are delivered to you in a timely manner.

How To Update DFAS

There are several ways to make updates with DFAS:

- The easiest and most convenient way to make updates is by logging into myPay and updating your information there.
- If you do not have a myPay account, you can use the askDFAS Online SBP Annuitant Change of Address Tool to update your mailing address.
 - Select the Self-Service Account Changes category
 - Select the Mailing Address Update – SBP Annuitants subcategory.
- You can also request updates by sending us a letter by mail or fax.

If you send us a postal letter or fax, make sure to include:

- Your full name
- Social Security Number
- The Retiree's Social Security Number
- Sign and date any written correspondence.

You can also call our Customer Care Center at 800-321-1080.

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How to Update DEERS

You should also update your contact information in DEERS. Below is how you can update your contact information.

- Make updates on milConnect at <https://milconnect.dmdc.osd.mil/>
- Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883)
- Fax updates to 1-800-336-4416 (Primary) or 1-502-335-9980 (Alternate)
- Mail updates to: Defense Manpower Data Support Office, Attn: COA, 400 Gigling Road Seaside, CA 93955-6771

How to update the VA

If you receive Dependent and Indemnity Compensation (DIC) from the VA, it is important to keep contact information updated with the VA as well. Please visit this website for more information, <https://www.va.gov/change-address/>

Explore Our Redesigned Forms Library Webpage

We're excited to announce another improvement to our website – a fully redesigned Forms Library is now available! Find it in the same place it has always been: <https://www.dfas.mil/raforms>. Previously, the Forms Library was a table of form numbers and titles.

The redesigned Forms Library makes it easier to locate forms, documents, and our helpful Form Wizards. A Form Wizard asks a series of questions and fills in the answers in the proper areas of the form. The webpage also features helpful tips and supporting resources concerning the forms and documents. For example, if there is a common error or issue on a form there are new tips to avoid these pitfalls.

As part of the redesigned Forms Library, forms are now organized by customer and purpose. SBP Annuitants can scroll down the page or use the new clickable tiles to locate the section you need in just a few clicks on your device.

Once you select the form, you will also find links to explainer webpages to ensure your request is successful. It's important for you to know that certain requests can also be achieved in other ways. For example, some self-service requests can be completed by entering a request on askDFAS or myPay instead of submitting a form. The new Forms Library provides all available options at-a-glance.

We invite you to visit our redesigned Forms Library webpage. As always, we are looking for every opportunity to improve our service to you. Thank you for sharing feedback that helps us improve. We look forward to bringing you even more enhancements in the future.

Then

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Now

Form Number	Title/Description	Supplemental Instructions
Retired Military Pay Accounts		
Address Forms		
DD 2399	Retiree Change of Address/State Tax Withholding Request	
Apply for Retirement		
DD 2886	Retirement Application - Data for Payment of Retired Pensional	
DD 148	Application for Correction of Military Record	
Banking and Checking Forms		
OP 1389-2	International Direct Deposit Enrollment	Instructions
DD 2863	Authorization to Start, Stop, or Change an Allotment	
DD 2880	Statement of Claimant Requesting Recertified Check	
Note: This form is temporarily unavailable		
FWB Form 12010-DFAS	Sign-Up Form for the Direct Express® Card for Benefit Payments	
FS Form 12010-DFAS	Request for Payment of Federal Benefits by Check	
Direct Deposit Authorization for Retired and Annuitant Pay		
Retiree Beneficiary Forms		
DD 2384 Form Wizard	Designation of Beneficiary Information	
DD 2384 Printable PDF Form		
DD 2384	Involuntary Separation Incentive Beneficiary Designation	
DD 2636		
DD 2758	Waiver/Remission of Indebtedness	Instructions
Financial Statement of Debtor	Financial Statement of Debtor	Instructions

How to Find a Form

Our forms are organized by customer and purpose to help you find the form you need.

There are two ways to navigate this page:
(1) click on the box below that is most relevant to you to jump to a specific section and then scroll down for a specific form;
or
(2) scroll down the webpage to the relevant customer section and specific form.

Get Started, I Need...

Forms for Retirees to Use

Forms for Annuitants to Use

Forms for Spouses to Use

Forms for Legal Representatives

Forms for Other Beneficiaries

Categories of Forms for Retirees

To find the correct form, please choose a purpose category from the options below by clicking on a box. Or you can scroll down the webpage to find the specific form.

Allotment from Retired Pay - Start, Stop or Change

Apply for Retired Pay - DD Form 2656 Application

Bank Account - Start or Change Direct Deposit

Beneficiary for Last Retired Pay Payment (Annuitant of Pay - AOP) - Designate or Update

How Remarriage Before Age 55 Affects SBP Eligibility

Spouse and former spouse annuitants **under the age of 55** are required to verify annually whether they are married or not. DFAS mails a Survivor Benefit Plan-Marital Status Update (SBP-MSU) letter three months prior to the annuitant's birthday. The completed and signed SBP-MSU must be returned by the first day of the month of the annuitant's birthday.

Surviving spouses and former spouses maintain their eligibility for Survivor Benefit Plan (SBP) 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 documents.

See more information at: <https://www.dfas.mil/managesbp>

Please note: child annuitants may not marry at any age and remain eligible for SBP.

Executive Order 14247 – Do You Receive Your Annuity By Mailed Paper Check?

If you are a Survivor Benefit Plan annuitant who already receives your monthly annuity by direct deposit (i.e. electronic funds transfer – EFT) into your bank account, this article does not pertain to you; no action is required.

On March 25, 2025, the President of the United States signed Executive Order 14247, Modernizing Payments To and From America's Bank Account. This Executive Order focuses on transitioning all federal payments to electronic methods.

In recent months, DFAS has been contacting impacted Survivor Benefit Plan (SBP) annuitants, encouraging action to set up an electronic payment option. Are you an SBP annuitant who receives your annuity by mailed paper check each month?

If so, let's review the communications we've sent you, and your options.

First, DFAS mailed those receiving paper checks a letter encouraging a switch to an electronic payment option. SBP annuitants with an email address activated in myPay also received a SmartDoc email with this information.

DFAS plans to send additional targeted communications when we receive final guidance from the U.S. Department of the Treasury. But if you are affected by this Executive Order, please consider switching to an electronic payment option now!

The following fast, secure and convenient electronic options are available:

1. Establish an electronic funds transfer (EFT) to a financial institution in the U.S. (Examples: banks, credit unions, etc.). You can start a direct deposit EFT by logging into your myPay account or by completing a direct deposit request form and submitting it to DFAS. Direct deposit request forms can be found at <https://www.dfas.mil/raforms> under "Bank Account - Start or Change Direct Deposit."
2. For SBP annuitants receiving paper checks and living overseas, if the country you live in has an agreement with the U.S. Department of the Treasury, DFAS can deposit your annuity payment in a financial institution in that country. You can establish international direct deposit to a bank in your country of residence using instructions available at <https://www.dfas.mil/directdepintl>.

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3. For SBP annuitants receiving paper checks and living overseas, if the country you live in does not have an agreement with the U.S. Department of the Treasury, you can open an account at a financial institution in the U.S. to receive an EFT and then transfer funds internationally. It is easy to open an account online at most U.S. financial institutions (<https://fdic.gov/getbanked>, <https://mapping.ncua.gov>), and their webpages have instructions to assist you. Please ensure the U.S. financial institution you choose can process international transfers to your overseas bank.
4. Get a Direct Express® Debit MasterCard®. Instructions are available at <https://www.usdirectexpress.com> or call the Card Enrollment Center at 888-741-1115.

For SBP annuitants impacted by this Executive Order, we are committed to assisting you to ensure a seamless change. We will continue to update www.dfas.mil/retiredmilitary and send targeted communications as additional guidance is received. Please consider acting now to switch to an electronic option to receive your pay.

SBP Child Annuitants Turning Age 18

SBP child annuitants between 18 and 22 years old who do not have a documented incapacitation must regularly certify their status as unmarried or a full-time student to continue to receive annuity payments. Certification is completed by finishing and submitting the DD 2788 School Certification form and Previous Attendance Letter.

High school or college students turning 18 will receive DD Form 2788 School Certification form and Direct Deposit Authorization for Retired and Annuitant Pay form 60-90 days prior to their 18th birthday.

If returned prior to the child turning 18, the forms must be filled out and signed by the legal representative and returned to DFAS by the first day of the month of the child annuitant's 18th birthday. Once the child reaches age 18, they will need to complete and submit a new Direct Deposit form with their signature, as they are recognized of legal age.

The completed, signed School Certification and Direct Deposit forms can be uploaded to the askDFAS online upload tool at www.dfas.mil/askdfas

If you do not receive a School Certification in the mail and you fit the criteria above, you still need to submit the document. If DFAS doesn't receive the completed School Certification when due, we will suspend payment until we receive the properly completed document. Please ensure your mailing address is always up-to-date with DFAS so you can receive important communications. You can download the DD 2788 School Certification Form Wizard by visiting: <https://www.dfas.mil/schoolcerts>

Tax Season Prep: Your DFAS Guide

Tax season is just around the corner, and we want to make sure you are prepared. Now is a good time to verify your personal information and documentation is correct.

Start with myPay

The best tool DFAS offers to ensure a smooth tax season is myPay (<https://mypay.dfas.mil>). myPay allows you to download and print your current year tax statement, as well as prior 1099-Rs (up to two years). You'll also have earlier access to your 1099-R tax statement in myPay. Statements are generally available in myPay in late December, while paper copies aren't mailed until mid-to-late January.

If you haven't logged into myPay recently, this is a good time to log in and make sure we have your correct mailing address and email address. You may also need to update your password.

Other Ways to Request a Duplicate 1099-R

If you are not using myPay, we offer other convenient options to request a copy of your 1099-R.

We now have a telephone self-service option for requesting 1099-R reissues. Previously, when calling, you had to wait on hold for assistance, then stay on while the customer care representative reissued the 1099-R. Now, you no longer need to wait. Simply call 800-321-1080 or 317-212-0551, follow the prompts to request a 1099-R, verify your information, and the 1099-R will automatically be sent. Please note: 1099-R reissues for the 2025 tax year will be available beginning February 10, 2026.

Another way to request a copy of your 1099-R is submitting a request online via askDFAS. This method also accepts international addresses. This can easily be found on our Quick Tools webpage at <https://www.dfas.mil/raquicktools>.

Your 1099-R should be in the mail in 7-10 business days to the address on file.

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail. Instructions can be found at <https://www.dfas.mil/rettaxes>.

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Changing Federal Tax Withholding

It's easy to change your federal tax withholding in myPay. Start by clicking the Federal Withholding link on the left. Once there, click the yellow pencil icon to edit your information. The blue bar tells you when you can expect the changes to go into effect.

If you prefer, you can send us a completed IRS Form W-4P (Withholding Certificate for Periodic Pension or Annuity Payments). Find it on our Forms Library webpage at <https://www.dfas.mil/raforms>. The most convenient way to submit your documents is uploading them to DFAS online 24/7 via the askDFAS online upload tools. More information about uploading documents on askDFAS can be found at <https://www.dfas.mil/askdfas>.

Please note that DFAS cannot withhold state taxes for annuitants. For information or questions about what is or is not taxable in your state, contact your state department of revenue/income tax.

Use the IRS Tax Withholding Estimator

The IRS has an online tax withholding estimator (<https://www.irs.gov/individuals/tax-withholding-estimator>) to help you determine how much federal tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits.

DFAS cannot provide tax advice. If needed, please consult a tax professional or the IRS.

Questions?

Find more information about your Survivor Benefit Plan (SBP) annuity at <http://www.dfas.mil/managesbp>.

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, February 1, 2026 is a Sunday. Therefore, for the January 2026 entitlement, retirees are scheduled to receive payment on January 30, 2026. Annuitants are scheduled to receive payment on February 2, 2026. Please see the chart for each month in 2026.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
Oct. 2025	Oct. 31, 2025	Nov. 03, 2025
Nov. 2025	Dec. 01, 2025	Dec. 01, 2025
Dec. 2025	Dec. 31, 2025	Jan. 02, 2026
Jan. 2026	Jan. 30, 2026	Feb. 02, 2026
Feb. 2026	Feb. 27, 2026	Mar. 02, 2026
Mar. 2026	Apr. 01, 2026	Apr. 01, 2026
Apr. 2026	May 01, 2026	May. 01, 2026
May 2026	Jun. 01, 2026	Jun. 01, 2026
Jun. 2026	Jul. 01, 2026	Jul. 01, 2026
Jul. 2026	Jul. 31, 2026	Aug. 03, 2026
Aug. 2026	Sept. 01, 2026	Sept. 01, 2026
Sept. 2026	Oct. 01, 2026	Oct. 01, 2026
Oct. 2026	Oct. 30, 2026	Nov. 02, 2026
Nov. 2026	Dec. 01, 2026	Dec. 01, 2026
Dec. 2026	Dec. 31, 2026	Jan. 04, 2027

Contact Us

DFAS Retired & Annuitant Pay Website

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

DFAS Retired & Annuitant Pay Mailing Addresses

Retired Pay:

Defense Finance and Accounting
Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Annuitant Pay:

Defense Finance and Accounting
Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Phone:

Toll-free: 800-321-1080
Local: 317-212-0551
DSN: 699-0551

Retired Pay Fax: 800-469-6559

Annuitant/Survivor Pay Fax: 800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411