



Survivor SBP Newsletter

Spring 2025

Director's Message

Hello and welcome to the 2025 Spring Survivor SBP Newsletter. Spring is in full swing, and we have plenty of information to share with you, so let's get right into it.

If you are an Active Duty/Line of Duty annuitant, our *Spotlight article* has special information for when a minor child annuitant is receiving SBP payments. We also have two important notices for survivors from our Department of Defense partners.

The school year is coming to an end, which means SBP school certification season is here. Please see our article about school certification to ensure child annuitants age 18 and over remain eligible for their annuity.

We are proud to announce our new askDFAS tips video on the DFAS YouTube channel. This video outlines all the askDFAS online tools to easily manage your SBP annuity account. Find out all about it in our askDFAS article. Another way to easily manage your account is via myPay, and we have an article to help you set up a myPay account.

We also have an article letting you know about two new communications we've started sending to some annuitants regarding the Survivor Benefit Plan-Marital Status Update (SBP-MSU) and whether they need to complete it.

It's important to regularly review your Annuitant Account Statement (AAS). To help with that, we have an article offering tips on how to get the most out of your statement.

Speaking of tips, we've also put together a variety of helpful tips in our "Did You Know?" article.

Finally, the 2025 pay calendar is included in this newsletter to help you plan for the year ahead.

Thank you so much for taking the time to read our newsletter. We are always looking for ways to serve you better and provide content that's valuable to you. It is truly an honor to serve the families of those who served.

Active Duty/Line of Duty Survivors Spotlight

What You Need to Know When the SBP Annuitant is a Minor Child

The Department of Defense Survivor Benefit Plan (SBP) provides an ongoing monthly annuity payment to military spouses or dependent children when a military member dies while on active duty, or on inactive duty in the line of duty. While a member is serving, SBP coverage is provided at no cost to the member.

SBP for Surviving Spouses and Children

When a military member dies in the line of duty, and there is a surviving spouse and a surviving child/children, SBP coverage is set up for spouse and child. This means the spouse receives the SBP annuity payments as long as the spouse remains eligible. If the spouse dies or remarries prior to age 55, the spouse becomes ineligible, and the SBP annuity is paid to the child or children. Spouse and child coverage does not mean both the spouse and the child/children receive annuity payments. It means an eligible child can receive the SBP payments if the spouse becomes ineligible.

When a serving military member dies in the line of duty, and there is no surviving spouse, but there is a surviving child or children, the SBP coverage is set up for child only. This means the child receives the monthly SBP annuity payment. If there is more than one eligible child, the total SBP annuity payment is equally divided among the eligible children.

Children are eligible until age 18. If the child is in school full-time, they can be eligible for the SBP annuity until age 22, unless they marry or join the military. SBP child claimants between 18 and 22 years old must annually certify their status as an unmarried, full-time student to receive annuity payments.

It is important to note that there are special rules for incapacitated child annuitants. If their incapacity began prior to age 18 or while in school full-time before age 22, they can be eligible for life, unless they marry.

Claiming the Survivor Benefit Plan When the Annuitant is a Minor Child

When the SBP annuitant is a minor child, DFAS will request a DD Form 2790, Custodianship Certificate to Support Claim on Behalf of Minor Children of Deceased Members of the Armed Forces with the claim. The person named as the Custodian on this form is able to act on behalf of the minor child regarding their SBP annuity pay account. If the Custodian is not the parent, legal documents are required to prove Custodial status.

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Active Duty/Line of Duty Survivors Spotlight

What You Need to Know When the SBP Annuitant is a Minor Child - continued

How a Parent, Guardian or Legal Custodian Can Make Pay-Related Changes for the Child's Account

Parents, guardians, or legal custodians named on the DD Form 2790 can legally make pay-related changes to the minor child's account, as well as receive pay-related information in the mail, via askDFAS, and via phone (e.g., if the Custodian calls the DFAS Customer Care Center).

If a Custodian calls the DFAS Customer Care Center, they are required to answer verification questions regarding the pay account before the customer service representative can provide any information or make any changes to the pay account. The caller should identify themselves as the legal custodian of a minor child SBP annuitant. The Custodian also must sign and submit any eligibility verifications needed on behalf of the minor child SBP annuitant until the child reaches the age of majority.

myPay Accounts for Minor Child Annuitants

The parent, guardian, or legal custodian named on the DD Form 2790 can also set up and use a myPay account on behalf of the child to manage the child's pay account. The custodial legal status must be verified to set up the myPay login and the mailing address must be current in the child's pay account. Please read our downloadable Get Started with myPay guide on the webpage below.

Learn More

Please see our webpage, Manage Your SBP Annuity for helpful information:
<https://www.dfas.mil/managesbp>.

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Active Duty/Line of Duty Survivors Spotlight - continued

From Our Partners: Join Us for the Defense Department's Survivor Symposium on June 27, 2025

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 27 from noon to 3 p.m. EDT. During the June event, experts will:

- Provide details of the College Success Roadmap Series.
- Discuss financial milestone tips and reminders for military survivors.
- Give an overview of Military OneSource benefits for surviving children.
- Discuss the Exceptional Family Member Program.
- Offer updates from the Defense Department, Defense Finance Accounting Service and Department of Veterans Affairs.

[Learn more about the June 27, 2025 DoD Survivor Symposium and the series.](#)

[Sign up for The Survivor Connection eNewsletter](#) to receive updates about future symposiums.

From Our Partners: Military In Lasting Tribute

The Defense Department recognizes the commitment of those who have died in service to our country — on Memorial Day and every day. Honor the legacy of your loved one who died while serving honorably on active duty by adding their name to the [Military In Lasting Tribute](#) online memorial. Survivors can view, remember and share tributes of their loved ones with their networks, extended survivor community and military family. It's the only Defense Department memorial that honors service members who died during peacetime.

New Resource Available: askDFAS Tips Video

DFAS Retired & Annuitant (R&A) Pay is proud to announce that we have a new askDFAS Tips video available for you on the DFAS YouTube channel! The video is called *askDFAS Tips: A Simple Way to Manage Your Retired or SBP Pay Account*. In less than 5 minutes, the video provides a helpful overview of the askDFAS online tools available for retirees and Survivor Benefit Plan (SBP) annuitants to submit a form, make a change to a pay account, or ask a question.

Learn the Ropes

Last year was a big year for askDFAS. DFAS R&A Pay spent a lot of time building a great new experience to make managing your SBP annuity account easier. Perhaps you read some of the articles we published last year to help you understand the new, streamlined online tools available to you. If not, there is no better time than now to get acquainted with the tools on askDFAS.

The askDFAS Tips video is your guided tour to the Ask Retired Pay module of askDFAS. To submit a request, you must fill out an online ticket. Don't miss some of the other helpful features. There is a bank of frequently asked questions that may answer your questions before you even submit a ticket. We've also added some explanations to help direct your requests.

You Asked, We Listened

We travel around the country (and the globe!) to speak to you, our valued customers. We hear your feedback and do all we can to bring your requests to life. The online tools found on askDFAS are a perfect showcase. For example, the askDFAS Tips video describes new ways to submit requests and questions regardless of where you are located. Now, you can enter requests online 24/7 which is especially valuable for overseas customers. AskDFAS can also be used to report the death of an annuitant. The 24/7 availability of askDFAS can be especially helpful for those in the midst of painful seasons of loss who may not be able to call DFAS during our business hours.

Help Us Help SBP Annuitants

The askDFAS Tips video concludes with a demonstration of how to fill out an askDFAS ticket and submit a request and inviting you to join the thousands of SBP annuitants who are already using these handy tools. If you haven't used askDFAS yet, we have plenty of other resources on the DFAS Quick Tools webpage to help. Speaking of the Quick Tools webpage, that's the place to find the askDFAS Tips video. Check it out now: <https://www.dfas.mil/raqicktools>. Many YouTube content creators end their videos by saying "leave us a like and subscribe." Well, here at DFAS R&A Pay, we're simply asking you to help us spread the word by sharing the video with other SBP annuitants who can benefit from these helpful tools.

New Annuitant Communications You May See

Based on feedback from your fellow annuitants, we are starting two new pieces of regular communication to assist annuitants with their annual eligibility.

Use myPay for Survivor Benefit Plan-Marital Status Update (SBP-MSU)

First, each year every annuitant between the ages of 14 and 55 must complete a Survivor Benefit Plan-Marital Status Update (SBP-MSU). It is essential to complete this process before your birthday in order to keep your annuity from being suspended. Did you know that you can complete the SBP-MSU in myPay, <https://mypay.dfas.mil>?

Starting in February of 2025, DFAS began sending email notifications to annuitants 60-90 days before their birthday reminding of the pending due date and providing instructions on how to complete this in myPay. This notification is intended to reduce the number of annuitants who have their annuity suspended and save time completing and mailing forms. Please note that if you do not have an active myPay account with an up-to-date email address, you will not receive this notification. Please be sure to check your information in myPay.

Regardless of whether you complete the SBP-MSU online, we will continue to mail the document to you. Please be sure to check your information in myPay, and if you don't yet have a myPay account, see the *"MyPay-How to Get Started or Reactivate Your Account"* article in this newsletter.

Update for Age 55 Spouse Annuitants

Once a spouse annuitant turns 55 years old, their marital status no longer impacts their eligibility to receive an annuity. Earlier in 2025, DFAS started sending letters to spouse annuitants who recently turned 55 years old to inform them they no longer need to complete an SBP-MSU.

Here at DFAS, we are always listening and looking for ways to improve communication with our customers. We look forward to finding new ways to help you better understand your SBP annuitant pay.

myPay: How to Get Started or Reactivate Your Account

myPay is an online tool for managing your annuitant pay account by providing access to a range of information about your account and payments. With myPay, you can easily update your contact information, tax withholding, or download your tax documents. It's easy to get started with myPay.

Starting Your myPay Account

From the myPay homepage, request an initial password using the *Forgot or Need a New Password* link. The password will be mailed to the address you have on file with DFAS in your annuity pay account. It should arrive in approximately 10 business days to domestic mailing addresses. Once the password arrives in the mail, return to myPay and create an account using your Social Security Number and password.

Reactivating Your myPay Account

We know some of you only use myPay once a year to get your 1099-R during tax season. When you later try to access your account, the password has expired, is lost or forgotten. If this sounds like something that has happened to you, please update your password now. Waiting to update your password will delay you from accessing your account when you need to do so quickly. If your myPay account is inactive because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to <https://mypay.dfas.mil>
2. Click on the *Forgot or Need a Password?* link
3. Enter two of the following: your Login ID, Social Security Number and/or registered email address (previously registered in myPay). Check the box affirming you are the account owner and click "*Continue.*"
4. If you previously set up the security questions, you'll be presented three security questions to answer. When you are finished answering the questions, click *Check my Answers.*
5. If you answer the security questions correctly, you will be able to reset your password online.

If you haven't set up security questions, or answered them incorrectly, you can request a temporary password be sent to you. You can choose to send the temporary password to:

- A) Your mobile phone via text if your mobile phone number is registered in myPay.
- B) The mailing address you have on file with DFAS in your annuity pay account.

When you receive the temporary password, go back to myPay and log in to reactivate your account.

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myPay Now Accepts Authenticator Apps for Two-Factor Authentication Login

Two-factor authentication (2FA) has become the standard in security for customers at many commercial and government organizations. This additional layer of security requires customers to obtain a one-time PIN via email or text message to enter myPay. For those employing 2FA security, the one-time PINs remain valid for a limited time. If not used within that time, the PIN becomes invalid and another will need to be requested. One-time PINs are, with very few exceptions, generated and sent within seconds of a request. Delayed text messages can result from a busy network or those who may not recognize the myPay text as a legitimate message. Many have shifted their preference to an email address to avoid difficulties in receiving their one-time PIN so there is enough time to complete their myPay logon.

Since its inception, DFAS has received confirmation of authenticator apps' usefulness, especially from retirees living overseas. One such confirmation came from Baguio City in the Philippines. The retiree relayed that using his preferred 2FA app allowed him to access his account quickly and easily from his location thousands of miles away from the U.S. The choice of which authenticator app to use is up to you. There are reviews of many popular ones available online. These reviews often include the capabilities of individual apps, allowing customers to choose the one best suited for them. Once downloaded and installed on a customer's mobile device, instructions for using the app to access myPay are available on the DFAS website at: <https://www.dfas.mil/mypayinfo/2FA/AuthApp/>.

If You Need Assistance with myPay

If you need help accessing your myPay account, please contact the myPay Customer Care Center toll-free at 888-332-7411 or 317-212-0550 and use option 5.

Annual School Certification Time is Here

For most students another school year is coming to an end. Child annuitants between the ages of 18 and 22, attending school full-time, will start receiving their annual school certification packets.

Whether they are attending high school or another full-time course of study, to be entitled to an annuity, Survivor Benefit Plan (SBP) child annuitants between age 18 and 22 must certify annually their enrollment in either high school or a full-time course of education. In addition to certifying current enrollment, they are required to declare their intent for future attendance.

The annual school certification packet contains a cover letter with instructions, DD Form 2788 School Certification, and a Child Annuitant's Certification for Previous Attendance Letter.

The DD Form 2788 School Certification is used to provide the child annuitant's future intent to attend school full-time for the upcoming school year. The Previous Attendance Letter provides pre-populated enrollment information for the current school year. If the information is correct, students simply sign and date the letter and return with a copy of the completed DD 2788 School Certification form. If the information is incorrect, they will need to notify DFAS immediately to avoid an overpayment. Please see the instructions on the letter.

In order to remain eligible to receive an annuity, DFAS must receive both a completed DD 2788 School Certification form AND a signed and dated copy of the Child Annuitant's Certification for Previous Attendance Letter. If both are not received by first day of the last month of the school year, the annuity will be suspended.

Once both documents are received (assuming the child annuitant is not married and plans to attend school full-time), the child annuitant will be eligible to receive SBP annuity payments for the upcoming school year. If at any time the child annuitant's school attendance or marital status changes, the child annuitant must contact DFAS immediately so they do not incur a debt due to overpayment.

There is a How-To Checklist along with additional information that can help child annuitants with the school certification process located on the school certification webpage.

Completing the Form Using the Online Form Wizard

Child annuitants are encouraged to use the DD Form 2788 Form Wizard. Doing so will make completing the form easy for child annuitants. The Form Wizard asks a series of questions and fills in the answers in the proper areas of the form.

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Annual School Certification Time is Here - continued

Once all the questions have been answered, the child annuitant can choose to electronically sign the form and submit it online using our online upload tool or click a button to generate a ready-to-print-and-sign PDF with their answers.

The DD Form 2788 Form Wizard can be found on our school certifications webpage at: <https://www.dfas.mil/schoolcerts>. Compatible PDF software such as Adobe Acrobat is necessary to complete the form wizard. Free Adobe Acrobat software is available at adobe.com.

The DD Form 2788 Form Wizard can be downloaded to a Windows or MAC computer only; no mobile devices at this time. We do not recommend saving the Form Wizard to a shared computer because it contains personally identifiable information.

Please note: If using the DD Form 2788 Form Wizard and using the direct askDFAS upload button, a copy of the Previous Attendance Letter with signature and date must also be submitted. The Previous Attendance Letter can be scanned and included as an additional attachment with the completed DD Form 2788. For additional information please refer to the school certification webpage provided earlier in this article.

Form Submission Using the askDFAS Online Upload Tool

Submitting the child annuitant's school certification (DD Form 2788 and Previous Attendance Letter) can be done using our online upload tool through askDFAS, available on the DFAS.mil website, which is also accessible on a mobile browser. The askDFAS online upload tool can be found at <https://www.dfas.mil/askdfas>.

To use the online upload tool to submit a school certification packet, the child annuitant needs to complete the online ticket with the required information then upload a PDF of their completed and signed DD Form 2788 and signed Child Annuitant's Certification for Previous Attendance Letter. When submitting forms or any other supporting documentation, please ensure that the retiree's SSN is included on all the documents submitted.

When using the askDFAS online upload tool, DFAS also provides a digital status notification for the submission of DD Form 2788 School Certification. The digital status notification is a three-step process that will update the child annuitant when their DD Form 2788 is received, when it is assigned to a technician for processing, and whether or not it was able to be completed. The notification will be sent via the email address provided during the askDFAS submission. It will help to alleviate any doubt or concern as to whether the form was received or not.

How to Get the Most Out of Your Annuitant Account Statement

The Annuitant Account Statement (AAS) is an important tool DFAS uses to communicate with annuitants. Therefore, it is important that you know what to look for to stay in control of your Survivor Benefit Plan (SBP) account.

When looking at pay information on the top left of your statement, you will see two separate columns. The *Current* column has what will be on your next payment, while the *Prior information* column has what was paid in the past. You will see rows that have your Gross Pay, Offsets, Deductions, and Net Pay.

Gross pay is the amount of pay before any deductions or offsets are applied. For nearly all annuitants, the *Offset section* will be blank. Offsets lower the amount of SBP that an annuitant is due. This section was mostly used in the past for the Social Security Offset and the VA Dependency and Indemnity Compensation Offset. Both have been eliminated. Deductions are slightly different as they affect the amount after any offsets are applied. Federal Income Tax Withheld and Debts are the two most common types of deductions. Finally, your Net Pay is listed. This is the amount you will see deposited in your account or on your check. A new AAS is generated any time your net pay changes.

On the top right side of the AAS, there is a section called "Other Information." This section includes the date the statement was generated and the date of the first payment affected by the changes. The *Tax Information* section shows your federal tax filing status. Consult a tax professional to make sure that you have the correct amount of federal tax withheld. Year-to-date totals are also listed here to show how much taxable income has been paid and how much federal tax has been withheld.

The "Messages and Explanations of Changes" section provides a narrative about any changes that were made to your account. This section also will have information pertinent to your account. Please read this section carefully each time you get an AAS to be sure that you get all the information you need about your annuity.

At the bottom of the first page is your mailing address and payment information. It is very important to make sure that we have this information correct.

Page 2 of the AAS has all the ways to contact DFAS. askDFAS is quickest way to send documents or forms to DFAS. myPay is the best way to manage your account. You can make many changes yourself by using myPay and get current information about your pay. If you prefer to talk to a Customer Care Representative, the Customer Care Center Number is listed on the AAS, and the mailing address is also there as well for your convenience.

Did You Know?

We recognize the laws and regulations governing military annuity pay are complex and can be difficult to understand. In each issue of the DFAS Survivor SBP Newsletter, we will share a few helpful tips for survivors.

- **Did You Know:** When you fill out an IRS Form W-4P and submit it via myPay, askDFAS, mail, or fax to DFAS Military Annuitant Pay, we will withhold federal income taxes from your annuity payment. Every January, we will issue a 1099-R statement needed to complete your tax return.
- **Did You Know:** Surviving 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. *Please note: child annuitants may not marry at any age and remain eligible for SBP.*
- **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 a Durable Power of Attorney (DPOA). Currently, DFAS is authorized by law to accept a DPOA for retiree accounts only. A detailed explanation of third-party representation can be found at <https://www.dfas.mil/annthirdparty>.
- **Did You Know:** SBP child annuitants between 18 and 22 years old 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, we now use the annual DD 2788 School Certification Form as the only required form for annual certification. Learn more at <https://www.dfas.mil/schoolcerts>.
- **Did You Know:** There are several ways to change your address, including two online options available 24/7. The easiest and most convenient way to update your address is in myPay. You can also request an address update using our askDFAS online tools. Find out more on the Quick Tools webpage: <https://www.dfas.mil/raquicktools>. If you don't have a myPay account, you can call our customer care center at 800-321-1080. 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.

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Did You Know? - continued

- **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>
- **Quick Tools:** <https://www.dfas.mil/raquicktools>
- **Understanding SBP, DIC, SSIA:** <https://www.dfas.mil/sbpdicssia>
- **School Certifications:** <https://www.dfas.mil/schoolcerts>
- **Claim retiree Arrears of Pay:** <https://www.dfas.mil/retireeaop>
- **Start an SBP annuity:** <https://www.dfas.mil/startsbp>
- **askDFAS:** <https://www.dfas.mil/askdfas> (click on Retirees & Annuitants)
- **DFAS Facebook:** <https://www.facebook.com/dfasofficial>
- **myPay:** <https://mypay.dfas.mil>
- **DFAS YouTube:** <https://youtube.com/dfas>

Pay Schedule

To help you plan for 2025, below is a list of the days you should expect to receive your pay. Retired pay and annuity pay are 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 next month.

For example, in May 2025, retirees will receive payment on May 30, 2025. However, annuitants are scheduled to receive payment on June 2, 2025. Please see the chart for each month in 2025.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
September 2024	October 1, 2024	October 1, 2024
October 2024	November 1, 2024	November 1, 2024
November 2024	November 29, 2024	December 2, 2024
December 2024	December 31, 2024	January 2, 2025
February 2025	February 28, 2025	March 3, 2025
March 2025	April 1, 2025	April 1, 2025
April 2025	May 1, 2025	May 1, 2025
May 2025	May 30, 2025	June 2, 2025
June 2025	July 1, 2025	July 1, 2025
July 2025	August 1, 2025	August 1, 2025
August 2025	August 29, 2025	September 2, 2025
September 2025	October 1, 2025	October 1, 2025
October 2025	October 31, 2025	November 3, 2025
November 2025	December 1, 2025	December 1, 2025
December 2025	December 31, 2025	January 2, 2026

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