

# DFAS - What to Do When a SBP Annuitant Dies - Checklist

## What You Need to Know

We are sorry for your loss, and we are here to help you. Although it's a difficult time, it's important to report the death of a SBP annuitant promptly. Please use one of the options below to report the death. Additional information is available on the *DFAS Report a SBP Annuitant's Death* webpage:

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

### How to Report the Death of a SBP Annuitant

Prompt reporting of a death is important to avoid overpayment. Entitlement to SBP annuity pay ends on the last day of the month prior to the SBP annuitant's death. You can report a SBP annuitant's death using our online form or by calling our Customer Care Center, or by fax or mail. Filling out the online askDFAS "Report the Death of a SBP Annuitant" form is the quickest and most convenient option. It's available 24/7.

- ☐ To use the **online askDFAS form**, visit our Quick Tools webpage: <https://www.dfas.mil/raquicktools>, then click on "To Report the Death of a SBP Annuitant."
- ☐ To contact our **Customer Care Center**, call toll-free: 1-800-321-1080 or 1-317-212-0551 (during business hours M-F, Eastern Time).
- ☐ **Fax to:** 1-800-982-8459 **or Mail to:** Defense Finance and Accounting Service, U.S. Military Annuitant Pay, 8899 E 56th Street, Indianapolis IN 46249-1300

### What Happens When DFAS Receives Notification of a SBP Annuitant's Death

DFAS will **stop monthly annuity pay upon notification of death** to prevent overpayment. Entitlement to annuity pay ends on the last day of the month prior to the date of death. **If a payment was issued after the date of the SBP annuitant's death**, we are required to notify the bank to **reclaim the entire payment**.

### Arrears of Annuity (AOA)

If there is pay due to the SBP annuitant, it will be issued as Arrears of Annuity (AOA). AOA is distributed in accordance with the federally-mandated Order of Precedence upon receipt of a valid claim. All payments issued after the SBP annuitant's death must be returned to DFAS before AOA can be paid.

**Please note that AOA payments are not common.** Generally, the only situations where an AOA payment is due are: (1) the SBP annuitant's account was not established prior to the date of death, or (2) the SBP annuitant's account was suspended at the time of death.

**DFAS will mail the required paperwork to claim the AOA, if payment is due.**

**If you receive notification from DFAS that AOA is due, please see the second page of this checklist and our Apply for Arrears of Annuity webpage at <https://www.dfas.mil/annuitantaoa> for information on filling out and submitting the SF 1174 form.**

### The SBP Annuitant's Final Tax Document (1099-R)

The SBP annuitant's **final tax document (IRS 1099-R)** is typically issued at the same time as the Arrears of Annuity payment to the AOA beneficiary. If there is no Arrears of Annuity payment due, the SBP annuitant's final tax document (IRS 1099-R) is issued at the end of the calendar year. The 1099-R will be mailed to the AOA beneficiary and SBP annuitant's correspondence address.

If the AOA beneficiary or the SBP annuitant's legal representative (who is not the AOA beneficiary) needs a copy of the 1099-R, they can call our Customer Care Center at 1-800-321-1080.

They may also send a signed and dated letter that includes the following: The SBP annuitant's Social Security Number, the deceased member's Social Security Number, the 1099-R request, their full name (name of person requesting the 1099-R), address, and relationship of the requestor to the SBP annuitant.

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### How to Claim a SBP Annuitant's Arrears of Annuity

If Arrears of Annuity (AOA) might be due following the report of death of a SBP annuitant, we will mail a condolence letter to either the SBP annuitant's correspondence address, or to the SBP annuitant's representative or next of kin, if we have their contact information. The condolence letter is generally sent within a month of the report of death.

The mailing will include the **Arrears of Annuity (AOA) claim form—SF 1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Services**.

To claim a SBP annuitant's AOA:

- ☐ **Complete and submit** the SF 1174 form, along with the SBP annuitant's death certificate indicating the cause and/or manner of death. This death certificate is required for us to calculate and pay the SBP annuitant's final pay, if applicable. *Please note that the SF 1174 must be signed by two witnesses in addition to the claimant.*
- ☐ **Upload** a PDF of your completed/signed/witnessed SF 1174 form and supporting documents via the convenient askDFAS **online upload tool** on DFAS.mil: <https://www.dfas.mil/askdfas>. Please make sure the SBP annuitant's Social Security Number AND the deceased member's Social Security Number are on each document you upload.

**or Mail** AOA claims to: Defense Finance and Accounting Service, U.S. Military Annuitant Pay, 8899 E 56th Street, Indianapolis IN 46249-1300 **or Fax** to: 1-800-982-8459

*Need additional forms? You can download forms from our **Forms Library webpage** at <https://www.dfas.mil/raforms>. Please see the **Apply for Arrears of Annuity webpage** at <https://www.dfas.mil/annuitantaoa> for information on filling out and submitting the SF 1174.*

### Reminders and Tips for the SF 1174 Form

- ☐ Remember, Arrears of Annuity (AOA) payments are not common. The SF 1174 only needs to be submitted if DFAS has informed you that an AOA is payable to settle the annuity account.
- ☐ Did you include supporting documents? Is the SBP annuitant's Social Security Number AND the deceased member's Social Security Number on each document?
- ☐ In Part A Box 1: Make sure to only list the claimant's name and Social Security Number.
- ☐ In Part A Box 7: Only enter the deceased **SBP Annuitant's** name and Social Security Number.
- ☐ In Part C: Leave blank if you are the annuitant's spouse; OR list all of the SBP annuitant's children, including yourself, and descendants of deceased children, if applicable.
- ☐ In Part E, page 2: Please sign (signature of claimant) and provide your current mailing address.
- ☐ Make sure to have two witnesses attest to witnessing the claimant's information and signature on the SF1174.
- ☐ If two claimants are using the same form, two witnesses should attest and sign to witnessing both claimants' information and signatures.
- ☐ All signatures, claimant and witnesses, **must** be a physical/wet signature.
- ☐ Is your form **signed and dated** by you (and by witnesses for the AOA SF 1174)?