



## HOW TO START A SURVIVOR BENEFIT PLAN (SBP) ANNUITY FOR SURVIVOR FAMILY MEMBERS OF A GRAY-AREA RESERVIST



### What is a gray-area reservist?

A gray-area reservist is a member of the reserve component of the military who has completed their drilling but has not yet started collecting military Retired Pay.

The Survivor Benefit Plan allows members of the military to provide financially for their spouse, former spouse and/or children after they pass away. The Reserve Component Survivor Benefit Plan allows a reservist to elect coverage during the period that is referred to as the gray area. This is the period during which the reservist has qualified for retirement based on creditable years of service, but has yet to meet the age requirement to receive retired pay.

When a member of the Reserves qualifies for retirement, they receive a notice of eligibility letter and a Reserve Component SBP Election Certificate (Form DD 2656-5) to fill in and send. They have 90 days from receipt of the notice of eligibility to elect one of the three RCSBP options available. For more information on the RCSBP, go to "[Reserve Component Survivor Benefit Plan](#)."

There are several different options available for Gray Area Reservists to choose so be sure that you know which one you are eligible for. The three options are: declined, deferred or immediate coverage.

- **Declined:** This option does not provide an SBP annuity
- **Deferred:** This option provides an SBP annuity to the beneficiary after the date the member would have reached age 60 and started collecting retired military pay.
- **Immediate coverage:** Beneficiaries of members who select immediate coverage are eligible to receive SBP effective the day after the member's death.

### How to Apply for an RCSBP Annuity When a Gray Area Reservist Passes Away

Gray Area Reservists who pass away before their 60th birthday will not have an account with the Defense Finance and Accounting Service's (DFAS) Retired and Annuitant Pay (R&A) section. This is because they don't qualify for Retired Pay until their 60th birthday. Therefore, the application for payment of an RCSBP annuity must start with the member's branch of service.

When a Gray Area Reservist passes away, first contact the Retiree Service Organization for the Reservist's branch of service:

Army: <https://soldierforlife.army.mil/retirement/rso>

Air Force: <https://www.arpc.afrc.af.mil>

Marines: <https://www.marforres.marines.mil/About/Contact-Us/>

Navy: <https://www.navy.com/>

After contacting the member's branch of service, go to the Forms section of the DFAS Retired & Annuitant Pay website by clicking [here](#) and complete the following forms:

1-DD Form 2656-7, Verification for Survivor Annuity

2-IRS Form W-4P, Withholding Certificate for Pension or Annuity Payments; and

3-FMS 2231, Fast Start Direct Deposit form

Send the three forms above to DFAS by fax at 800-982-8459 or mail to:

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

For more information on applying for an RCSBP annuity, please contact the DFAS Customer Care Center at 800-321-1080 or 216-522-5955 (Monday through Friday between 8:00am and 5:00pm eastern time).



Office of the Staff Judge Advocate  
Legal Assistance Office  
6930 Morrison Avenue  
Bldg 130  
Fort Benning, GA 31905  
706-545-3281