WHAT DOES RCSBP COST?
There are two costs/premiums in calculating RCSBP:
1. The RCSBP cost/premium for coverage received prior to age 60.
2. The SBP cost/premium for coverage received after age 60.
A more detailed and personalized cost/premium estimate on RCSBP is available at the Army Human Resources Command SBP/RCSBP pay calculator website: https://www.hrc.army.mil/site/Reserve/soldierservices/retirement/survivorbenefitpaycalc.asp
Note: RC retired Soldiers begin paying RCSBP and SBP premiums when they begin receiving retired pay – usually at age 60.

ISN’T TERM INSURANCE LESS THAN RCSBP?
Yes! Term insurance is cheaper because it:
1. Is temporary insurance protection that does not adjust for inflation.
2. Covers an individual for loss over a certain period of time.
3. Has no residual cash value once the time period is over.
RCSBP is an inflation-adjusted benefit, at a constant relative cost, which cannot be outlived by the surviving spouse.

WHAT HAPPENS TO MY RETIRED PAY WHEN YOU DIE? IT STOPS!

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?

WHAT HAPPENS TO YOUR RETIRED PAY WHEN YOU DIE?
WHAT IS RCSBP?
The Reserve Component Survivor Benefit Plan (RCSBP) is
an annuity that is paid to your survivors upon your death.
RCSBP is the only way your survivors can receive a portion
of your military retired pay.

HOW DOES RCSBP WORK?
The Soldier must make an RCSBP election within 90 days
of eligibility or an automatic election will go into effect.
Once a Reserve Component (RC) Soldier achieves 20
qualifying years of service, the Soldier is eligible to enroll
in RCSBP. Soldiers making their RCSBP election must
decide whether or not to receive reduced retired pay
and provide their survivors an annuity for life. Upon the
death of the retired Soldier, the designated annuitant will
receive 55 percent of the base amount elected by the
retired Soldier.

WHAT ARE RCSBP’S
GREATEST ADVANTAGES?
1. Paid to surviving spouse for life.
4. Premiums paid are tax free.

RCSBP ELECTION OPTIONS
You have three options when making your RCSBP/SBP
elections:

Option A (Decline Election until age 60) – You are
waiving participation in RCSBP. No premiums will be
paid or annuity received; however, you remain eligible
to elect Survivor Benefit Plan (SBP) coverage at age 60.

Option B (Deferred Annuity) – Provides an annuity to
begin on the 60th anniversary of your birth, if you die
before age 60.

Option C (Immediate Annuity) – Coverage begins as
soon as you sign up. Annuity is paid upon your death
regardless of age.

DOES MY SPOUSE HAVE TO AGREE
WITH ME?
By law, a spouse’s written concurrence is required if a
Soldier elects anything other than immediate annuity
with full retired pay as base amount.

I’M UNMARRIED — CAN I ENROLL
IN RCSBP?
Yes! An unmarried Soldier can enroll in RCSBP to cover
a child(ren), or someone who has insurable interest in
the Soldier. (See beneficiary section for details.)

ONCE ENROLLED CAN I CANCEL RCSBP?
No! Once a Soldier chooses to take RCSBP the Soldier
is required by law to pay all the premiums until the
annuity is paid in full. An RC Soldier is considered
to have paid RCSBP in full after making 360 RCSBP
premium payments and having reached age 70 or older
(although most RC retired Soldiers will not be “paid up”
until age 90 because you don’t usually start receiving
retired pay until age 60).

CAN I CHANGE MY RCSBP ELECTION?
Yes! A Soldier can update an RCSBP election due to
changes in dependency status (for example, gaining a
child or divorcing). Utilize the DD Form 2656-6, Survivor
Benefit Plan Election Change Certificate to update your
RCSBP election.

Note: Immediately notify your RSO and/or contact HRC-
Ft. Knox in writing about any change to your RCSBP
beneficiary election.

WHO CAN BE A BENEFICIARY IN RCSBP?
There are six RCSBP’s election categories:

1-Spouse: The surviving spouse is the beneficiary of
RCSBP upon the death of the Soldier/Retiree.

Note: The RCSBP annuity is paid until the spouse dies,
unless the surviving spouse remarries before age of 55.
The annuity for the surviving spouse can be reinstated if
the remarriage ends.

2-Spouse & Child(ren): Under this election, the
spouse is the primary beneficiary and eligible
children are secondary beneficiaries. Children receive
the annuity only if the spouse cannot
because of death or remarriage before age 55.

3-Child(ren) Only: Under this election, the
child(ren) who are still eligible when the retired
Soldier dies will receive the RCSBP annuity.
Children are eligible until they exceed age 18 or
age 22, if they’re full-time, unmarried students. A
child who is incapacitated before losing eligibility
for age then becomes eligible for life.

Eligible children are defined as adopted children,
stepchildren, foster children and recognized
natural children who live with the retiree in a
regular parent-child relationship. Children of
all marriages are eligible beneficiaries under
this election.
Note: The 55 percent annuity is divided equally
among all eligible children until the child(ren) exceeds
the age of eligibility. It is recommended you research
the impact SBP for a fully disabled child may have on
other benefits the child is now or will be receiving.

4-Former Spouse: This option can be elected
voluntarily or be required by a state court. Former
spouse costs and benefits are identical to those
for spouses.

5-Former Spouse & Child(ren): Identical to the
“spouse & children” option in costs and benefits,
except that only children of the marriage to the
former spouse are eligible beneficiaries.

6-Insurable Interest: Is a relative more closely
related than cousin; or business associate with a
financial interest in the Soldier. A Soldier can select
this option if he/she is unmarried with no children
or has one dependent child.