

**Supplemental Instructions  
DFAS R&A Pay**

**DD 2656-5**

**Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate**

**When to use this form:**

When the reserve member receives their 20 year letter, an election must be received within the 90-day period after notification. Based on the dependent eligibility status of a member, the member may choose to cover beneficiaries, or not, under the Survivor Benefit Plan. Even if a member does not have any dependents it is still recommended that they complete the form and indicate no dependents exist.

Below are the four dependency status options: 1) Member Married with child(ren); 2) Member Married **without** child(ren); 3) Member **unmarried** with child(ren); 4) Member **unmarried without** child(ren).

Each option lists the different types of coverage which the retiree may elect. Please locate the option which applies to your current dependency status. After locating your current dependency status please select the level of coverage you wish to receive. Follow instructions for your selection:

**Member Married with Child(ren) may choose:**

(1) Spouse and child, (2) Spouse only (Child excluded), (3) Child only (Spouse excluded), or (4) Declined

<b>Spouse &amp; Child</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete box 9A-11	
<b>IV</b>	Complete box 12	Option B-Deferred to receive annuity to begin on 60 <sup>th</sup> birthday if member dies on or before 60 <sup>th</sup> birthday) Option C-Immediate to receive annuity to begin on the day of death)
	Complete box 13	Mark X on box <b>SPOUSE AND CHILD</b>
<b>V</b>	Complete box 14	FULL RETIRED PAY- Equal to gross pay at retirement if elected
		REDUCED AMOUNT OF RETIRED PAY- May choose amount from \$300.00 up to ret gross pay (THIS WILL REQUIRE SPOUSAL CONCURRENCE in Section IX)
<b>VI</b>	Please respond with N/A	
<b>VII</b>		Complete only if in Section III you have more eligible children to list
<b>VIII</b>	Sign and date along with witness	(Note that the witness cannot be member's spouse or beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	Spouse must sign and date with a Notary Witness	Only complete this section if election on Section IV is OPTION B and/or Section V <b>was not</b> FULL RETIRED PAY. (Noted that the Spouse and Notary must date on the same date)



<b>Spouse Only</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete box 9A-10	Box 11- Please respond with N/A
<b>IV</b>	Complete box 12	Option B-Deferred to receive annuity to begin on 60 <sup>th</sup> birthday if member dies on or before birthday) Option C-Immediate to receive annuity to begin on the day of death)
	Complete box 13	Mark X on box <b>SPOUSE ONLY</b>
<b>V</b>	Complete box 14	FULL RETIRED PAY- Equal to gross pay at retirement if elected

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		REDUCED AMOUNT OF RETIRED PAY- May choose amount from \$300.00 up to retired gross pay (THIS WILL REQUIRE SPOUSAL CONCURRENCE in Section IX)
<b>VI</b>	Please respond with N/A	
<b>VII</b>	Please respond with N/A	
<b>VIII</b>	Sign and date along with witness	(Note that the witness cannot be member's spouse or beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	Spouse must sign and date with a Notary Witness	Only complete this section if election on Section IV is OPTION B and/or Section V <b>was not</b> FULL RETIRED PAY. (Noted that the Spouse and Notary must date on the same date)

<b>Child Only</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete Box 9A - 11	Box 10 - N/A
		Box 11- List all eligible children under 18, or under 22 if full time students, or any age if disabled and incapable of self-support before age 18 (or 22 if a full time student)
<b>IV</b>	Complete box 12	Option B-Deferred to receive annuity to begin on 60 <sup>th</sup> birthday if member dies on or before birthday)
	Complete box 13	Option C-Immediate to receive annuity to begin on the day of death) Mark X on box <b>CHILD ONLY</b>
<b>V</b>	Complete box 14	FULL RETIRED PAY- Equal to gross pay at retirement if elected
		REDUCED AMOUNT OF RETIRED PAY- May choose amount from \$300.00 up to retired gross pay.
<b>VI</b>	Please respond with N/A	
<b>VII</b>		If applicable for additional eligible Child(ren)
<b>VIII</b>	Sign and date along with witness	(Note that the witness cannot be member's beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	Spouse must sign and date with a Notary Witness	Only complete this section if election on Section IV is OPTION B and/or Section V <b>was not</b> FULL RETIRED PAY. (Noted that the Spouse and Notary must date on the same date)

<b>Declined</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete box 9A-11	
<b>IV</b>	Complete box 12	Option A-Declined until age 60
		Box 13 - N/A
<b>V</b>	Please respond with N/A	
<b>VI</b>	Please respond with N/A	
<b>VII</b>		Complete only if in Section III you have more eligible children to list
<b>VIII</b>	Sign and date along with witness	(Note that the witness cannot be member's spouse or beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	Spouse must sign and date with a Notary Witness	(Note that the Spouse and Notary must date on the same date and must be on the same date or after member)

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**Member married without Child(ren) may choose:**

(1) Spouse Only or (2) Declined

<b>Spouse Only</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete box 9A-10	Box 11- Please respond with N/A
<b>IV</b>		Option B-Deferred to receive annuity to begin on 60 <sup>th</sup> birthday if member dies on or before birthday)
	Complete box 12	Option C-Immediate to receive annuity to begin on the day of death)
	Complete box 13	Mark X on box <b>SPOUSE ONLY</b>
<b>V</b>		FULL RETIRED PAY- Equal to gross pay at retirement if elected
	Complete box 14	REDUCED AMOUNT OF RETIRED PAY- May choose amount from \$300.00 up to retired gross pay (THIS WILL REQUIRE SPOUSAL CONCURRENCE in Section IX)
<b>VI</b>	Please respond with N/A	
<b>VII</b>	Please respond with N/A	
<b>VIII</b>	Sign and date along with witness	(Note that the witness cannot be member's spouse or beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	Spouse must sign and date with a Notary Witness	Only complete this section if election on Section IV is OPTION B and/or Section V <b>was not</b> FULL RETIRED PAY. (Noted that the Spouse and Notary must date on the same date)

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<b>Declined</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete box 9A-11	
<b>IV</b>	Complete box 12	Option A-Declined until age 60
		Box 13 - N/A
<b>V</b>	Please respond with N/A	
<b>VI</b>	Please respond with N/A	
<b>VII</b>		Complete only if in Section III you have more eligible children to list
<b>VIII</b>	Sign and date along with witness	(Note that the witness cannot be member's spouse or beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	Spouse must sign and date with a Notary Witness	(Note that the Spouse and Notary must date on the same date and must be on the same date or after member)

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## **Member unmarried with child(ren) may choose:**

(1) Child Only or (2) Declined

<b>Child Only</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete Box 9A - 11	Box 10 - N/A Box 11- List all eligible children under 18, or under 22 if full time students, or any age if disabled and incapable of self-support before age 18 (or 22 if a full time student)
<b>IV</b>	Complete box 12	Option B-Deferred to receive annuity to begin on 60 <sup>th</sup> birthday if member dies on or before birthday)
	Complete box 13	Option C-Immediate to receive annuity to begin on the day of death) Mark X on box <b>CHILD ONLY</b>
<b>V</b>	Complete box 14	<b>FULL RETIRED PAY-</b> Equal to gross pay at retirement if elected <b>REDUCED AMOUNT OF RETIRED PAY-</b> May choose amount from \$300.00 up to retired gross pay.
<b>VI</b>	Please respond with N/A	
<b>VII</b>		If applicable for additional eligible Child(ren)
<b>VIII</b>	Sign and date along with witness	(Note that the witness cannot be member's beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	N/A	

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<b>Declined</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete box 9A-11	
<b>IV</b>	Complete box 12	Option A-Declined until age 60
		Box 13 - N/A
<b>V</b>	Please respond with N/A	
<b>VI</b>	Please respond with N/A	
<b>VII</b>		Complete only if in Section III you have more eligible children to list (Note that the witness cannot be member's spouse or beneficiary. Date of signature for member and witness must be on the same date)
<b>VIII</b>	Sign and date along with witness	(Note that the Spouse and Notary must date on the same date and must be on the same date or after member)
<b>IX</b>	Spouse must sign and date with a Notary Witness	

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**Member unmarried without child(ren) may choose:**

(1) No Beneficiary or (2) Natural Interest Person (NIP)

<b>No Beneficiary</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Complete Box 9A-11	Box 11 – respond with N/A
<b>IV</b>	Complete box 12	Option A-Declined until age 60
	Box 13	Respond with N/A
<b>V</b>	Box 14	Respond with N/A
<b>VI</b>	Respond with N/A	
<b>VII</b>	Respond with N/A	
<b>VII</b>	Sign and date along with witness	(Note that the witness cannot be member's beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	N/A	

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<b>Natural Interest Person (NIP)</b>		
<b>Section</b>	<b>Instructions</b>	<b>Additional Reminder or Tip</b>
<b>I</b>	Complete box 1-6	
<b>II</b>	Complete box 7-8	
<b>III</b>	Box 9-11 N/A	Respond with N/A
<b>IV</b>		Option B-Deferred to receive annuity to begin on 60 <sup>th</sup> birthday if member dies on or before 60 <sup>th</sup> birthday)
	Complete box 12	Option C-Immediate to receive annuity to begin on the day of death)
	Complete box 13	Mark X on box <b>NATURAL PERSON WITH AN INSURABLE INTERERST</b>
<b>V</b>	Complete box 14.....	Level of coverage for NIP can <b>ONLY</b> be FULL RETIRED PAY
<b>VI</b>	Complete box 15a-d	
<b>VII</b>	Respond with N/A	
<b>VII</b>	Sign and date along with witness	(Note that the witness cannot be member's beneficiary. Date of signature for member and witness must be on the same date)
<b>IX</b>	N/A	