



DEPARTMENT OF THE NAVY
BOARD FOR CORRECTION OF NAVAL RECORDS
701 S. COURTHOUSE ROAD, SUITE 1001
ARLINGTON, VA 22204-2490

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Docket No. 7540-21
Ref: Signature Date

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Dear █

This is in reference to your application for correction of your naval record pursuant to Section 1552 of Title 10, United States Code. After careful and conscientious consideration of relevant portions of your naval record and your application, the Board for Correction of Naval Records (Board) found the evidence submitted insufficient to establish the existence of probable material error or injustice. Consequently, your application has been denied.

A three-member panel of the Board, sitting in executive session, considered your application on 13 January 2022. The names and votes of the members of the panel will be furnished upon request. Your allegations of error and injustice were reviewed in accordance with administrative regulations and procedures applicable to the proceedings of this Board. Documentary material considered by the Board consisted of your application, together with all material submitted in support thereof relevant portions of your naval record and applicable statutes, regulations, and policies.

You requested relief from Servicemembers' Group Life Insurance (SGLI) debt due to you not receiving pay since January 2019. The Board, in its review of your entire record and application, carefully weighed all potentially mitigating factors, to include your assertions. However, the Board concluded that you signed and elected SGLI in the amount of \$400,000.00 effective 17 November 2017. Elections made by Reserve Component members remain in effect during continuous obligation to perform duty in the same Uniformed Service. Your Reserve Obligation was until 14 May 2023 based on your enlistment effective 15 May 2017. If you had submitted an SGLV 8286 electing not to covered termination would have occurred the first day of the month following receipt by the Service. There is no evidence you made such election. On 24 November 2020 you were discharged from the Navy Reserve due to unsatisfactory participation. Your performance evaluation for period of 16 July 2019 through 15 July 2020 indicated you had not performed satisfactorily for the period. The Service paid life insurance premiums in case of your death up until your discharge. Had your death occurred during that period your beneficiary election would have been issue payment. In this connection, the Board substantially concurred any change of the record to adjust debt owed would be inappropriate.

In the absence of sufficient new evidence for reconsideration, the decision of the Board is final, and your only recourse would be to seek relief, at no cost to the Board, from a court of appropriate jurisdiction.

Sincerely,

2/9/2022

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Deputy Director

Signed by: █