



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

█  
Docket No. 6700-22  
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 9 November 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.

The Board determined that your personal appearance, with or without counsel, would not materially add to their understanding of the issues involved. Therefore, the Board determined that a personal appearance was not necessary and considered your case based on the evidence of record.

You requested to change Survivor Benefit Plan (SBP) Former Spouse coverage from full gross pay level of coverage to a reduced amount of \$1,435.87. 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 Department of Defense Financial Management Regulation 7000.14-R outlines the requirements for SBP elections. A review of your record indicates your former spouse submitted a DD Form 2656-10, Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request for Deemed Election on 13 November 2017 with no indication of agreeing to a reduced amount. Additionally, the Military Qualifying Court Order dated 22 May 2019 stipulated "Protection of Former Spouse: The member is directed to and agrees to apply for and designate the Former Spouse as his full irrevocable beneficiary under the Survivor Benefit Plan, as set forth in 10 U.S.C. 1447 et.seq. The parties are to bear the cost of the SBP protection in proportion to their respective shares of the pension." The Board

