



electing to decline participation in SBP. The form was signed by you on 12 January 2023, witnessed on 13 January 2023, and was missing spousal concurrence. DFAS was unable to honor your declination because the form was received after retirement, your signature date was 1-day prior to your witness date, and you did not have spousal concurrence.

The Board determined you did not submit evidence of your spouse's location that rendered her unavailable to provide spousal concurrence to your election to decline participation in SBP. Therefore, the Board determined a change to your record is not warranted but noted that you are eligible to discontinue SBP coverage within 25 to 36 months after receiving retire pay effective 23 February 2023.

You are entitled to have the Board reconsider its decision upon submission of new matters, which will require you to complete and submit a new DD Form 149. New matters are those not previously presented to or considered by the Board. In this regard, it is important to keep in mind that a presumption of regularity attaches to all official records. Consequently, when applying for a correction of an official naval record, the burden is on the applicant to demonstrate the existence of probable material error or injustice.

Sincerely,

9/19/2024

